



EST. **HORN** 1846

"Nonpareil" 74-4618

**Gum Stub File**

MADE IN U. S. A.

**Corrugated Gummed Stubs  
Prevents Curling and Adhering**

Patented Oct. 27, 1875 Dec. 5, 1876. Nov. 29, 1881

*The Test of Filing is Finding  
Horn Stub Filing Stands that Test*

**DIRECTIONS FOR FILING**

Slightly moisten the matter to be filed along the binding edge and place same against the gummed side of stub. A little pressure by the fingers along the binding edge will securely fasten the document. Then you will be sure to find the filed matter as filed.

No. 19



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

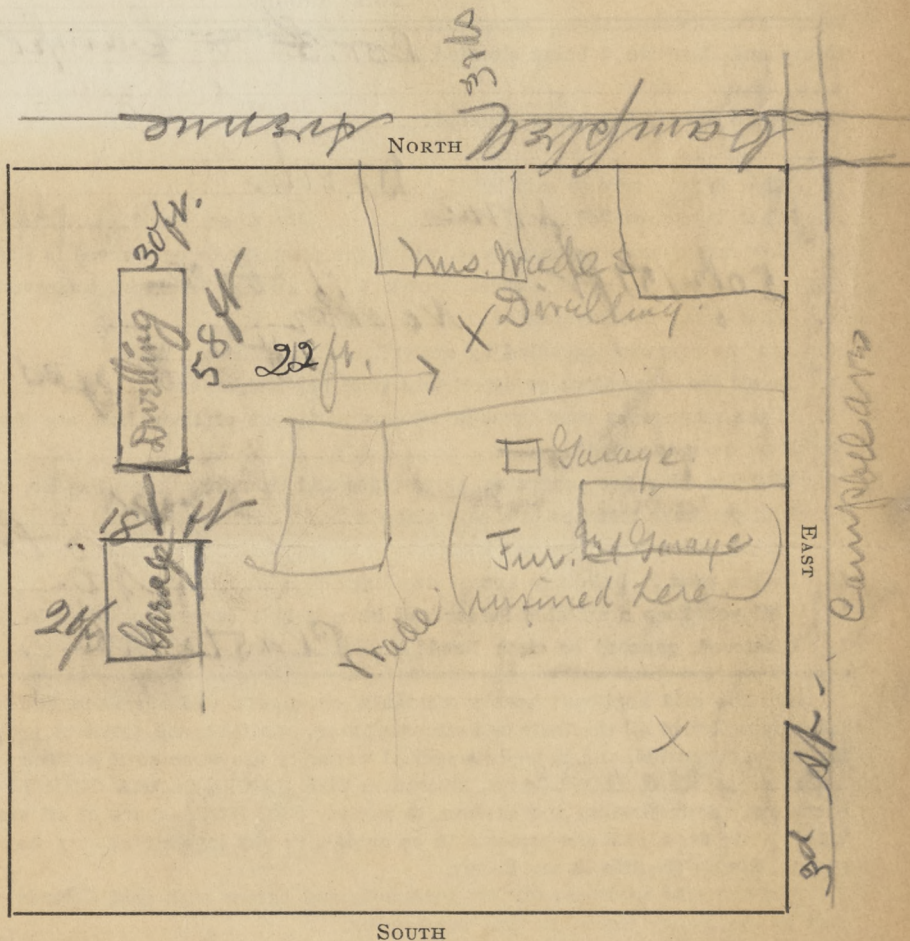
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

No. 5055

# APPLICATION

OF

*Cluf Stron*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 17200.00

Expires 11 day of December 1925

Policy Fee - - \$ 1.00

Rate Fee - - \$ 37.75

Premium - - \$ 38.75

*J. W. Richter,*  
Inspector.

Approved Dec 13 1925

*E. J. Pettit,*  
President.

*Edw. A. Taylor,*  
Secretary.



#5055

Rate: - 3700 @ 15 = 5.55

500 " 40 = 2.00

House rate raised to 7.55  
25c. - Dec. 1922.

## APPLICATION

Of Oluf Strom Campbell Postoffice, Santa Clara County, Calif.,  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
 of five years, from the 10th day of December 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>one</u> stories <u>430</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>gravel</u> roof	5600.00	3700.00	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>Garage</u> <u>18 by 20 - New - 15 ft. South of dwelling.</u>	700.00	500.00	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	6300.00	4200.00	

House and Barn No. 1 being situated Cor. 3rd & Campbell Ave Town of Campbell

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held? Campbell Branch - Mercantile Trust Co. of California
- How much land do you own on which the property to be insured is situated, and what is its value? 50 by 15 ft. - acres, worth \$11,000.00 with improvements. Loss payable April 4, 1923
- What other fire insurance? No other
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? ---
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No barn.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered inside and outside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of December, 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 37.75

Total, \$ 38.75

Additional Premium

\$ 11.10

Paid - Dec. 23, 1920.

Paid - June 21, 1923.

Oluf Strom

APPLICANT



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached: Rate, 20c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on  
 \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

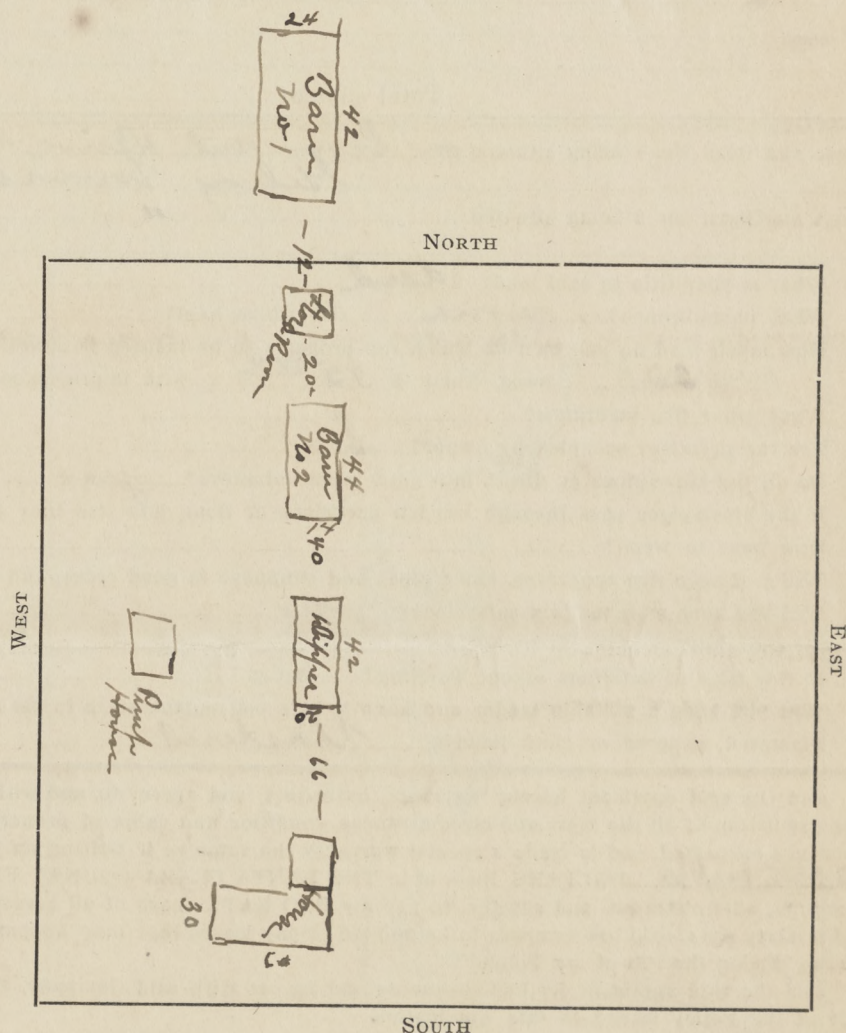
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5056.

# APPLICATION

OF

John Sturla

*Gilroy* Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2/20<sup>00</sup>

Expires 11 day of December 1925.

## Policy Fee

\$1.00

Rate Fee

9875

## Premium

££

Inspector.

Approved Har. 13' 1920.

1920.

President.

Edward Taylor. Secretary.

Secretary.



#5056.

# APPLICATION

Rate: 1000 @ 15 = 1.50  
50 " 35 = .17  
1100 " 30 = 3.30  
4.97

Of John Sturla - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of 2150<sup>00</sup> DOLLARS, for the term  
of 5 years, from the 10<sup>th</sup> day of December 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ <sup>1</sup> / <sub>3</sub> Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30 x 60</u> feet, built <u>1880</u> now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>1200<sup>00</sup></u>	<u>800<sup>00</sup></u>	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300<sup>00</sup></u>	<u>200<sup>00</sup></u>	
On <u>Piano</u>			
On <u>Wagon, Grader and Shed 20 x 42</u>	<u>600<sup>00</sup></u>	<u>400<sup>00</sup></u>	
On <u>all while contained in dwelling No.</u>			
On Windmill and Tank			
On Barn No. 1, <u>2 1/2</u> stories <u>24 x 42</u> feet, built <u>1880</u> now in <u>good</u> repair, <u>shingle</u> roof	<u>600<sup>00</sup></u>	<u>400<sup>00</sup></u>	
On Barn No. 2 <u>14 x 44</u> - <u>old</u>	<u>75<sup>00</sup></u>	<u>50<sup>00</sup></u>	
On <u>Tops of Hay</u>			
On <u>1200 traps stored in Wagon shed</u>	<u>400<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>all while contained in Barn No.</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3225<sup>00</sup></u>	<u>2150<sup>00</sup></u>	

House and Barn No. 1 being situated on Seven Mile Drive near Old Gilroy Road  
Gilroy Township

House and Barn No. 2 being situated       

- What is your title to said land? deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 3500<sup>00</sup> with improvements.
- What other fire insurance?
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 2150<sup>00</sup> @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Dec 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 24.85

Total, \$ 25.85

John Sturla APPLICANT

Paid - January 20, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

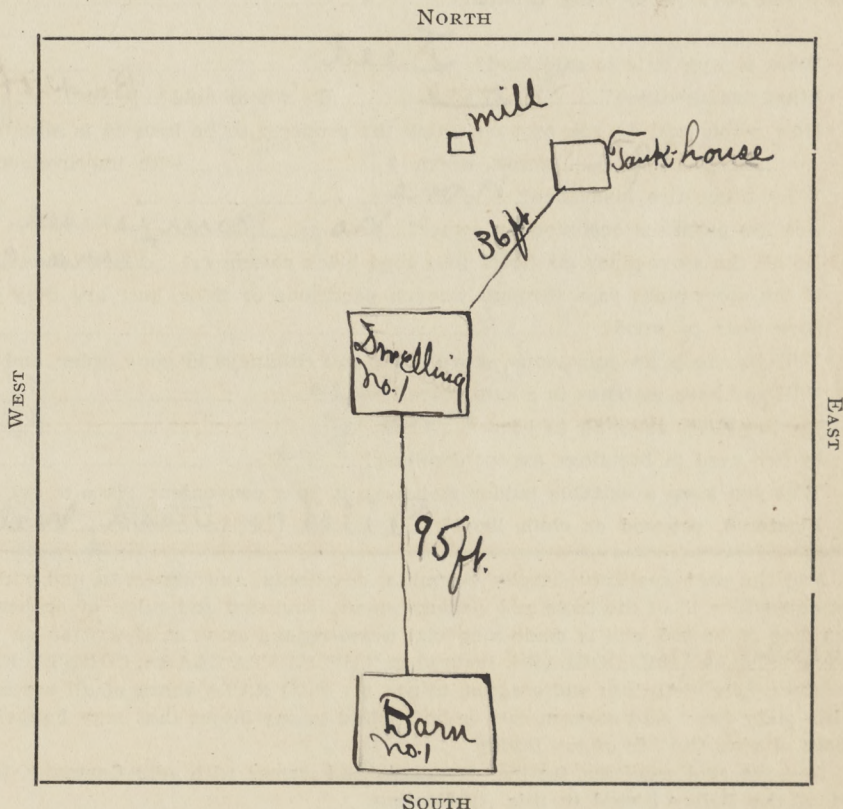
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5057

# APPLICATION

OF

Mrs. Bertha L. Fulman  
San Jose, 156 N. 5th St.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1050.00  
Expires 13 day of December 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 8.55  
Premium - - - \$ 9.55

Renewal of # 3634  
Inspector.

Approved Dec. 8" 1920

C. J. Pettit  
President.

Ella A. Taylor  
Secretary.



Rate:  $250 @ 18 = .45$   
 $800 - 50 = \frac{2.40}{285}$

SAN JOSE, CAL.,

-1922

Having purchased of Bertha L. Putnam the property described in  
 Polic 4 No. 5057 in the Santa Clara County Fire Insurance Company, and the said Polic 4  
 having been assigned to me by said Bertha L. Putnam

I hereby accept the said Policy 4 of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

On .....  
On .....  
On .....  
All while contained in dwelling No. ....  
On Windmill and Tank .....  
On Barn No. 1, 2 stories, 30 x 40 feet, built 1904, Cement floors now in ..... repair, ..... roof  
On Barn No. 2 .....  
On ..... Tons of Hay .....  
On .....  
On ..... Horses .....  
On ..... Horse Wagon .....  
On ..... Horse Spring Wagon .....  
On ..... Horse Buggy .....  
On ..... Horse Phaeton .....  
On .....  
On Harness and Robes .....  
All while contained in Barn No. ....  
On Pumping Plant, \$ ....., on Pump House, \$ .....  
On .....  
On .....  
On .....  
On .....

Total amount

1700	1050
------	------

House and Barn No. 1 being situated on the Bubb Road, about 2 miles  
South from Cupertino, Santa Clara Co., Cal

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? Bank of Los Galos - Los payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 19 1/2 acres, worth \$..... with improvements. December 8, 1923
4. What other fire insurance? none
5. Are the premises occupied by owner? no - Barn is used, but house is now vacant.
6. Do all the stove-pipes go direct into good brick chimneys? Terra cotta remond. oil stoves used.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? By metal sleeves on roof
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Ciled overhead. Walls cloth lined. Lacked to boards

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1050 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 8.55

Total, \$ 9.55

Paid - Dec. 6, 1920.

Bertha L Putnam, APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

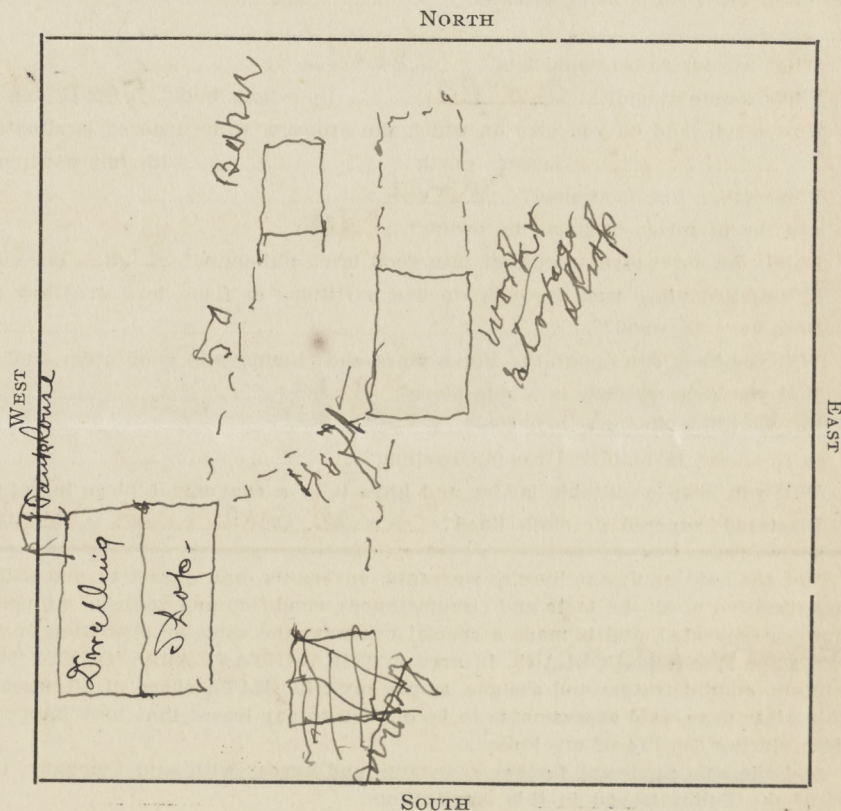
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5058.

# APPLICATION

OF

Charles L. Larson

San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 14 day of December 1921.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 15.05

Premium - - \$ 16.05

San Jose, Cal.  
Inspector.

Approved Dec 1, 1921.

San Jose, Cal.  
President.

Elmer A. Taylor.  
Secretary.



57

#5057.

Rate: 250@18 = 45  
800 - 50 = 2.40  
2.85

# APPLICATION

250@20 = 50

Bertha Putnam, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand and no/100 DOLLARS, for the term  
of 3 years, from the 13th day of December 1920; if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
Dwelling No. 1, <u>1</u> stories <u>14</u> x <u>32</u> feet, built 1____, now in <u>fair</u> repair, <u>Shingle</u> roof	<u>500</u>	<u>250</u>	
Wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
House No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
Household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>40</u> feet, built <u>1904</u> , now in _____ repair, _____ roof	<u>1200</u>	<u>800</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>1700</u>	<u>1050</u>	

Loss.  
Canceled  
Aug. 5, 1922.

Expired - Dec. 13, 1923.  
Renewed - 6575.

House and Barn No. 1 being situated on the Buft Road, about 2 miles  
South from Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? none By whom held? Bank of Los Angeles - Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value? 19 1/2 acres, worth \$ \_\_\_\_\_ with improvements. December 5, 1922
- What other fire insurance? none
- Are the premises occupied by owner? no - Barn is used, but house is now vacant.
- Do all the stove-pipes go direct into good brick chimneys? Terra cotta removed. oil stove used.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? By metal sleeves in roof.
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Ceiled overhead, walls cloth lined, latched to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1050 and no/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.55  
Total, \$ 9.55

Paid - Dec. 6, 1920.

Bertha L. Putnam APPLICANT



No. 5058.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 13c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with  
Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100. Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100. Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

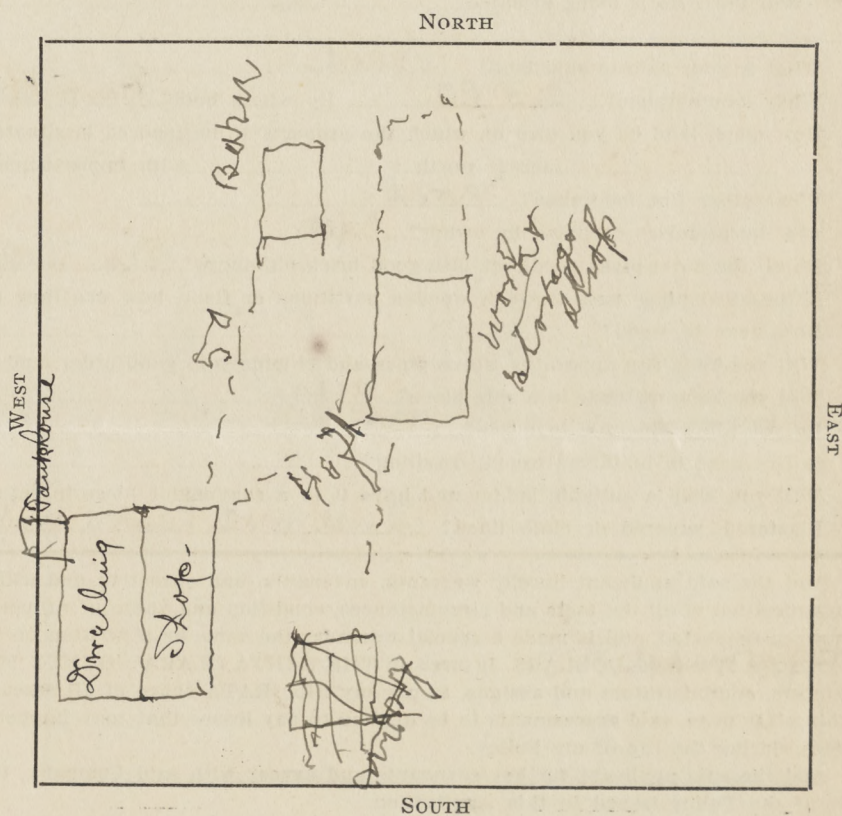
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

on Diagram.

Policy delivered



# APPLICATION

OF

Charles L. Larson

*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured

35050%

Expires 14 day of December 1921.

Policy Fee	-	-	-	\$ 1.00
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Rate Fee

15.05

## Premium

16.05

W. H. H. H.

Inspector.

Approved 22/13 1920.

20. 11. 1905

President.

Ellen Q. Taylor.

Secretary.



59

#5058.

Rate: 3500 @ 43 = 15.05

# APPLICATION

Of Charles L. Larson, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
of one years, from the 14th day of December 1920; if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>52-56</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>roof</u>	<u>4000</u>	<u>2500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>roof</u>			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>600</u>	<u>300</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>400</u>	<u>200</u>	
On <u>New Ladders, Lumber, Tools Etc.</u>	<u>800</u>	<u>500</u>	
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>roof</u>			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>3500.</u>	

House and Barn No. 1 being situated on the North side of Moorpark Ave., about  
Two miles South-West of San Jose. Santa Clara Co. Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease
2. What incumbrance? 2.510 By whom held? Garden City Bank, Carolan
3. How much land do you own on which the property to be insured is situated, and what is its value?  
       acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? No. Terra cotta.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Lined with heavy paper. - Ceiled above.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just a  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of t  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
Thirty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Comp  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled d  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is bei  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Dec. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.05  
Total, \$ 16.05

Paid. - Dec. 21, 1920.

Chas L Larson APPLICAN



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

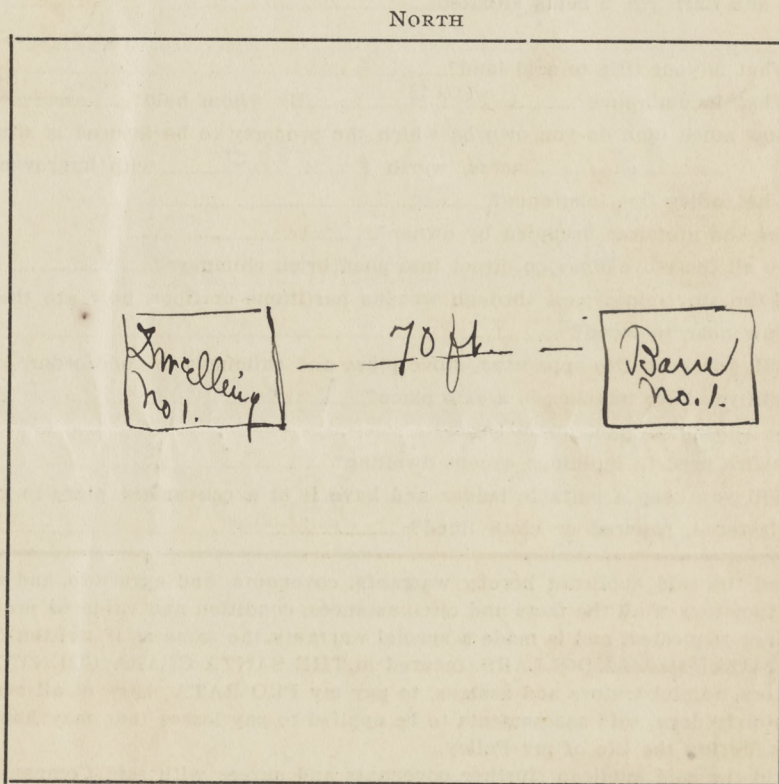
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered*

WEST



SOUTH

EAST

No. 5059,

# APPLICATION

OF

*Joseph and Selma Chira*  
*M. Chira* *Bernardo Ave.*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2100.00*  
Expires *14* day of *Dec* 192*0*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *16.80*  
Premium - - - \$ *11.80*

*C. W. Spalding* Inspector.

Approved *Dec 15* 192*0*

*E. J. Pettit* President.

*Edward Taylor* Secretary.



Rate: 1800 @ 15 = 2.70  
300 " 30 = .90  

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3.60

# APPLICATION

Of Joseph and Selma Chiri, MT View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty one hundred DOLLARS, for the term  
of 3 years, from the 14th day of Dec 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories x 41 feet, built 1899, now in good repair, single roof	1500	1000 <sup>20</sup>	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		550	
On Piano		250	
On			
On			
On			
On			
All while contained in dwelling No. One.			
On Windmill and Tank			
On Barn No. 1, 24 stories, x 48 feet, built 1899, now in good repair, good roof	450	300	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount Twenty one hundred		2100 <sup>20</sup>	

Exp. paid - Dec. 14, 1923.  
Canceled - not recd.

House and Barn No. 1 being situated Barnards ave. near R.R. Mountain View  
Santa Clara Co., Cal.

House and Barn No. 2 being situated.....

1. What is your title to said land? *deed*
2. What incumbrance? *3600<sup>00</sup>* By whom held? *m m m m m - Loss payable*
3. How much land do you own on which the property to be insured is situated, and what is its value? *Bank of Italy - Aug 27 1923*  
*5* acres, worth \$ *7500<sup>00</sup>* with improvements. *real property only-*
4. What other fire insurance? *no*
5. Are the premises occupied by owner? *yes*
6. Do all the stove-pipes go direct into good brick chimneys? *yes*
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place? *yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *no*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
14. Plastered, papered or cloth lined? *plastered*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Dec 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.80

Total, \$ 11.80.

Total, \$ 11.80.  
Paid. - December 18, 1920.

Joseph & Helina Chiri <sup>and</sup> APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

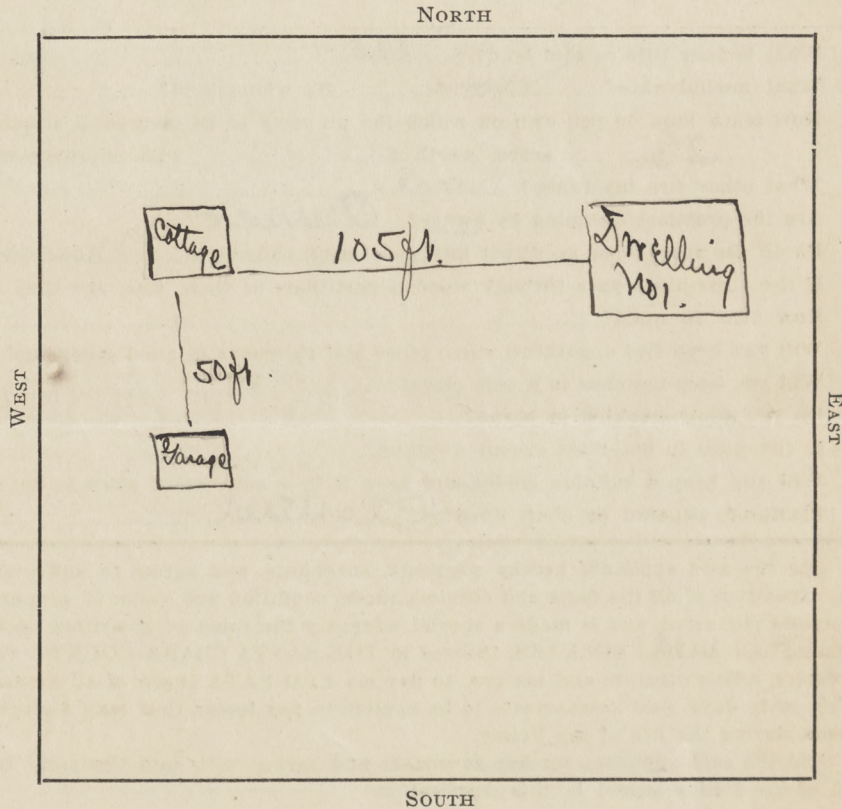
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Mailed -



No. 5060

# APPLICATION

OF

B. Grant Taylor.  
Wells Fargo Bldg.  
San Francisco Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 16 day of December 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.75

Premium - - - \$ 16.75

Renewal of 3646  
Inspector.

Approved Dec. 8<sup>th</sup> 1923

C. J. Pettit,  
President.

E. A. Taylor,  
Secretary.



#5060.

Rate: 3500 @ 15.525

## APPLICATION

Of B. Grant Taylor.San Francisco

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage byfire, for the sum of Three Thousand Five Hundred DOLLARS, for the termof three years, from the 16th day of December 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>56</u> x <u>65</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6000</u>	<u>3000</u>	<u>reg</u>
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>300</u>	<u>15</u>
On <u>Electric Washing machine, Dishwasher, Mangel,</u>	<u>400</u>	<u>200</u>	<u>ad</u>
On <u>Piano, Vacuum Cleaner, Sewing machine, motor</u>			
On <u>Oxo-Gas Coal Oil burner, Range, etc.</u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3500</u>	

House and Barn No. 1 being situated on Saratoga and Mountain View Road  
about 1/2 of a mile North of Saratoga, Santa Clara Co. Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ 15000 with improvements.

## VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 5060  
of the Santa Clara County Fire Insurance Company, to remain vacant for Six months days from date, it being understood and agreed that said building shall be under the care and supervision of some competent person, and that all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building, otherwise this policy shall be null and void.

Awaiting a tenant.

B. Grant Taylor.

Secretary.

May 23, 1921.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of December 1920.Policy Fee, \$ 1.00Rate Fee, \$ 15.75Total, \$ 16.75Paid - Dec. 16, 1920.B. Grant Taylor

APPLICANT



No. 5061.

# APPLICATION

OF

Mrs. Mary J. Citterenden  
Cupertino Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2400.00

Expires 16 day of December 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.00

Less Return on Cash #3787  
Premium - - \$ 2.50

9.50

Renewal of part of #3787.  
Inspector.

Approved Dec. 18th 1920.

C. W. Pettit,  
President.

Ella A. Taylor,  
Secretary.

## Supreme Court of California

CLERKS OFFICE, WELLS FARGO BLDG.

SAN FRANCISCO

B. GRANT TAYLOR

CLERK

WM. R. MACKRILLE

CHIEF DEPUTY

May 21 1921.

My dear Miss Taylor:-

We have vacated our Saratoga home, expecting to have it promptly rented, furnished, but as yet the right person has not appeared.

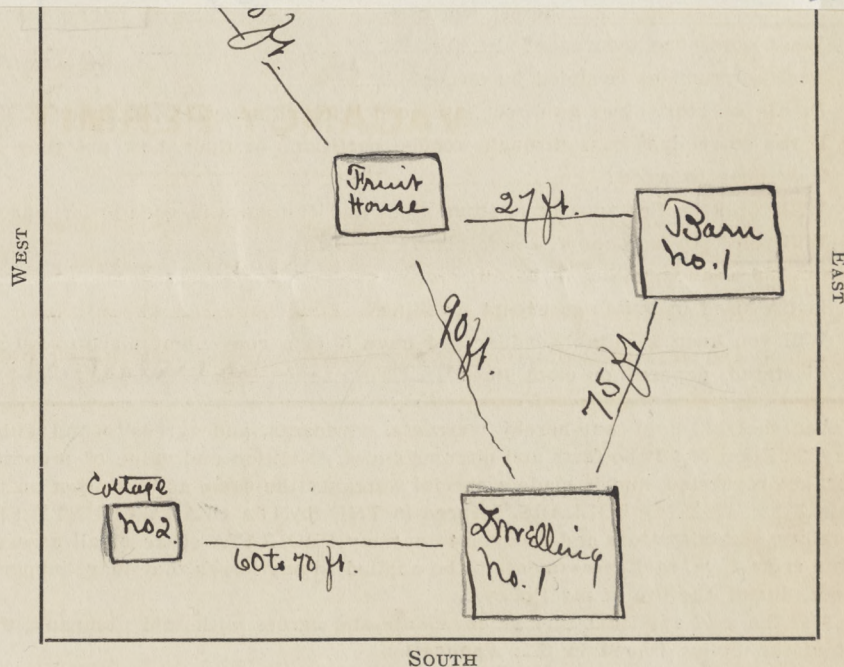
Will you, therefore, please attach a permit for vacancy while changing tenants?

I have enclosed a memo. of some articles removed to 110 - 9th av. S. F. Presume that is of no great moment, however, as most of the furnishings remain.

Very truly yours B. Grant Taylor

### NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





#5060.

Rate: 3500 @ 15.525

## APPLICATION

Of B. Grant Taylor.San Francisco

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term of three years, from the 16th day of December 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>56</u> x <u>65</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6000</u>	<u>3000</u>	<u>reg</u>
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>300</u>	<u>15</u>
On <u>Electric Washing machine, Dishwasher, Mangle</u>			
On <u>Piano, Harp, Organ, Sewing machine + motor</u>	<u>400</u>	<u>200</u>	<u>20</u>
On <u>Oxo-Gas Coal Oil burner, Range, etc.</u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3500</u>	

House and Barn No. 1 being situated on Saratoga and Mountain View Road about 1/4 of a mile North of Saratoga, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ 15000 with improvements.
- What other fire insurance? none {except on other buildings with this Co.}
- Are the premises occupied by owner? Owner
- Do all the stove-pipes go direct into good brick chimneys? Mann's patent flue.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heir executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 15.75

Total, \$ 16.75

Paid - Dec. 16, 1920.

B. Grant Taylor APPLICANT

\$150.00 cancelled.



No. 5061.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposure; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Dwellings. In near Barns, rate twice as Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached: Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

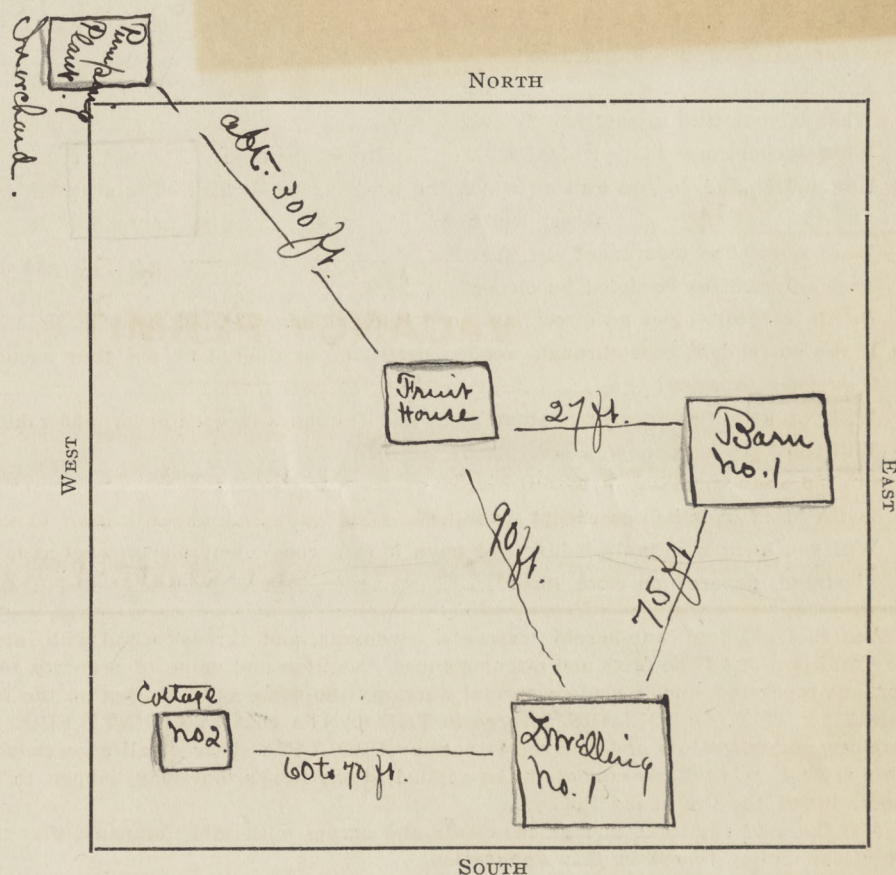
Steam Engines, Boilers, etc.; Rate, 40¢ on \$100.  
School Houses and Churches; detached; Rate, 30¢ on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

OF

Ms. *May L. Crittenden*  
OF *Expertino* Post Office,

Post Office,

Santa Clara County, Cal.

Amount Insured

1.0072

Expires 16 day of December 1923.

## Policy Fee

0.0

Rate Fee

~~f~~

11.00

Premium

8/3/81

*O.C.R.*

Inspector!

Approved

192.....

President.

Secretary.



64/✓

#5061.

Rate 22.00 @ 15 = 330.

200 " 18 = .36  
3.66

# APPLICATION

Of Mary G. Crittenden - Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Four Hundred - DOLLARS, for the term  
 of Three years, from the 16th day of December 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>46</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2700</u>	<u>1800</u>	
On wing <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>cottage - 3 rooms</u>			
On house No. 2, <u>1</u> stories x <u>1</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>single</u> roof	<u>300</u>	<u>200</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Piano</u>	<u>600</u>	<u>400</u>	
On <u>Piano</u>			
On <u>One</u>			
On <u>One</u>			
On <u>One</u>			
On <u>One</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1</u> , on Pump House, \$ <u>1</u>			
On <u>1</u>			
On <u>1</u>			
On <u>1</u>			
On <u>1</u>			
Total amount	<u>2400</u>		

*Expired - Dec 16, 1923.  
Renewed - 6572.*

House and Barn No. 1 being situated on the Homestead Road, about 3 1/2 miles West of Santa Clara, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ 1 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes *Wired man in cottage - dipping shed #6087*
- Do all the stove-pipes go direct into good brick chimneys? Yes, in dwelling No. 1 - Cottage, terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Dwelling No. 1, plastered; No. 2, rustic outside, ceiled inside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.00

Total, \$ 12.00

Less \$ 2.50 - Return Premium on Cash #3787.

\$ 9.50 - Paid - December 22, 1920.

Mary G. Crittenden APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

See diagram on #5061.

NORTH

SOUTH

EAST

No. 5062.

## APPLICATION

OF

Mrs. Mary J. Crittenden

Eupentio Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2326.00

Expires 16 day of December 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 20.90

Premium

- - - \$ 21.90

E. J. Pettit

Inspector.

Approved Dec. 18<sup>th</sup>

1923

E. J. Pettit

President.

E. J. Taylor

Secretary.



#5062. Rate: 2326 @ 30 = 697  
APPLICATION

Of Mary G. Crittenden - Superintend Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage by  
fire, for the sum of Two Thousand Three Hundred Twenty Six DOLLARS, for the term  
of Three years, from the 16th day of December 1920; if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories <u>20 x 30</u> feet, built 1....., now in <u>good</u> repair, <u>Palmet</u> roof	<u>450</u>	<u>300</u>	
On <del>Barn No. 2</del> <u>2 sheds attached -</u>	<u>60</u>	<u>40</u>	
On <u>5</u> Tons of Hay			
On <u>800 new fruit trays</u> (40%), while in Barn or piled on <u>Drying ground</u>	<u>700</u>	<u>320</u>	
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes .....	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>865.00</u> , on Pump House, \$ <u>50.00</u>	<u>915</u>	<u>500</u>	
On <u>Fruit House, 1 story</u>	<u>200</u>	<u>100</u>	
On <u>860 boxes, new and old, while in fruit house -</u>		<u>86</u>	
On <u>1866 fruit trays, while piled on Drying Ground (@ 30%)</u>		<u>560</u>	
On <u>Tree props, while piled near Barn No. 1 -</u>		<u>400</u>	
Total amount .....		<u>2326</u>	

House and Barn No. 1 being situated on the Homestead Road, about 3 1/2 miles  
West of Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ ..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of t  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
2326 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Compa  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled d  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is bei  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 20.90

Total, \$ 21.90

Paid. - Dec 22, 1920.

Mary G. Crittenden APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate, Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

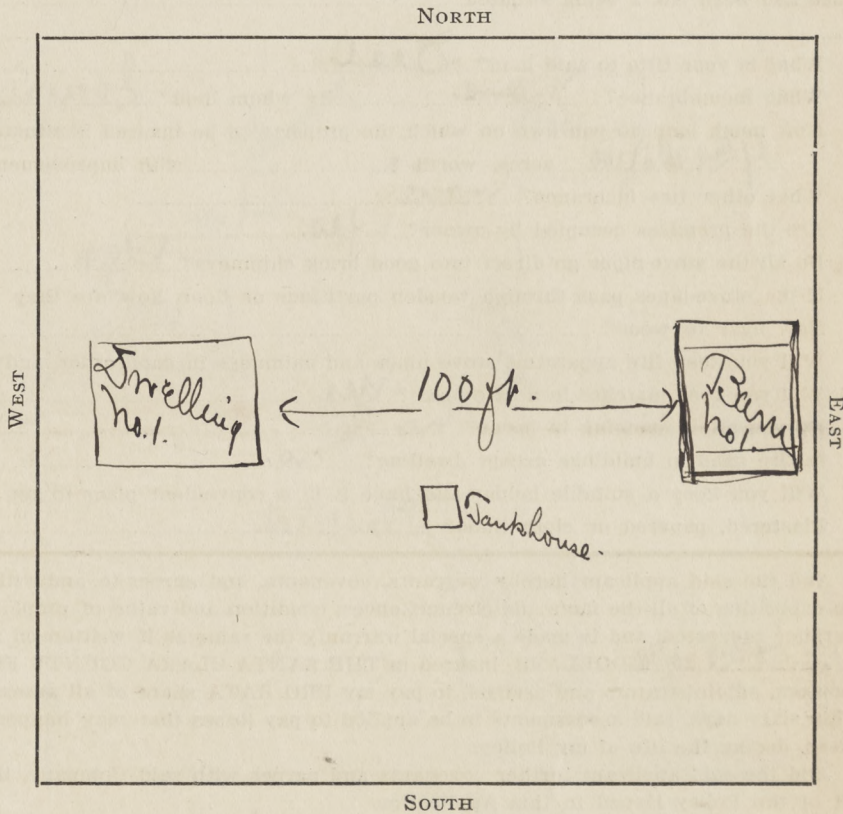
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered to Buys.*



No. 5063

## APPLICATION

OF  
*Alfred Nelson*  
*and Mrs. Mattie Nelson.*  
*San Jose' Route C.*  
*Box 189 Post Office,*

Santa Clara County, Cal.

Amount Insured \$ *1450.00*

Expires *17* day of *December* 192*3*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *6.95*

Premium - - - \$ *17.95*

*Renewed at \$36.41.*  
Inspector.

Approved *Dec. 18<sup>th</sup>* 192*0*.

*E. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.



#5068

Rate: 13.50 @ 15 = 2.025  
100 " 30 = 3.375  
2.32

# APPLICATION

Of Alfred and Mattie Nelson - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred and Fifty DOLLARS, for the term  
of Three years, from the 17th day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>30</u> x <u>46</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories x <u>  </u> feet, built <u>1</u> , now in <u>  </u> repair, <u>  </u> roof	<u>1800</u>	<u>1200</u>	
On <u>  </u>			
On house No. 2 <u>  </u> stories x <u>  </u> feet, built <u>1</u> , now in <u>  </u> repair, <u>  </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>150</u>	
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>16</u> x <u>32</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>  </u> roof	<u>200</u>	<u>100</u>	
On <del>Barn No. 2</del> <u>2 Sheds, each 16 x 30 ft.</u>			
On <u>  </u> Tons of Hay			
On <u>  </u>			
On <u>  </u> Horses			
On <u>  </u> Horse Wagon			
On <u>  </u> Horse Spring Wagon			
On <u>  </u> Horse Buggy			
On <u>  </u> Horse Phaeton			
On <u>  </u>			
On Harness and Robes			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	<u>2300</u>	<u>1450</u>	

Approved - Dec. 17, 1923  
Revised - 6574

House and Barn No. 1 being situated on West side of Cattle Road, near the Oak Grove School, about 8 miles S.E. of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated   

1. What is your title to said land? Deed.
2. What incumbrance? None. By whom held? Security Savings Bank of San Jose
3. How much land do you own on which the property to be insured is situated, and what is its value? 9 and 46/100 acres, worth \$    with improvements. 2000 payable.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1450 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.95  
Total, \$ 7.95

Paid - Dec. 15, 1920.

Mr. Alfred Nelson  
Mrs. C. R. Nelson APPLICANTS  
(Mattie)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

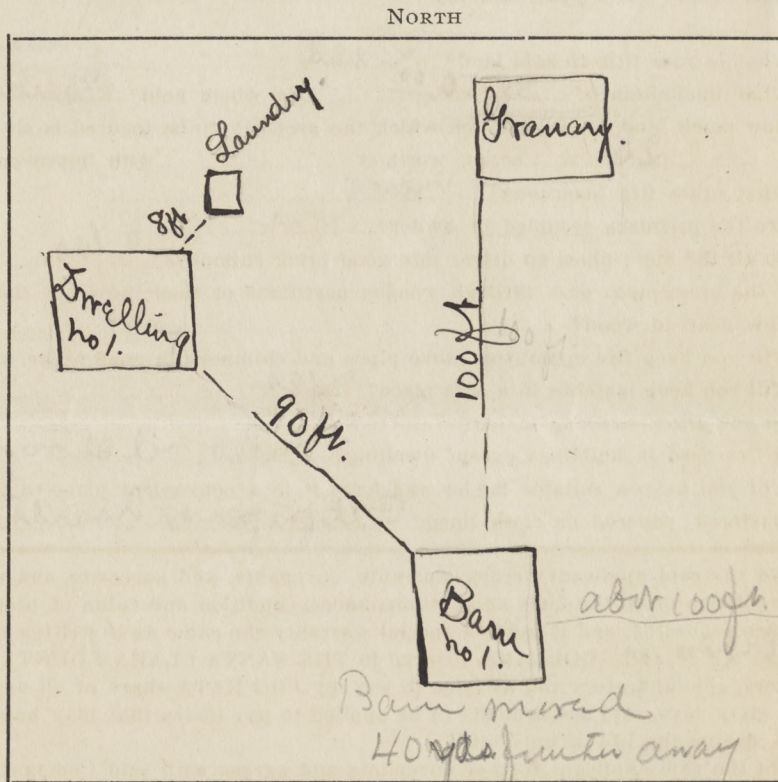
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5064

# APPLICATION

OF

F. J. Rosenberg.

Liberty Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2580.00

Expires 17 day of December 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 14.70

Premium - - - \$ 15.70

Renewal of # 3642.

Inspector.

Approved Dec 1<sup>st</sup> 1920.

O. W. Pettit

President.

Ella D. Taylor

Secretary.



#5064. Rate: 1900@15=285  
680" 30=2.04  
4.89

# APPLICATION

163 ✓  
Of Fred J. Amberg, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred and Eighty DOLLARS, for the term  
of Three years, from the 17th day of December 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>30</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>10</u> x <u>16</u> feet, built <u>1914</u> , now in <u>repair</u> , <u>paper</u> roof	2250	1500	
On house No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>50</u> x <u>50</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	600	400	
On Barn No. 2			
On <u>10</u> Tons of Hay		80	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>300</u> val., on Pump House, \$ <u>50</u> val.	350	200	
On			
On			
On			
On			
Total amount		2580	

House and Barn No. 1 being situated East from Morey Avenue, 1/2 miles West of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for insurance on the following described property, the same to be added to and become a part of Policy No. 5064 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 5064

	Valuation	Am't Insured
Additional - for finishing upper story and other improvements in 1921 On Dwelling--When Built? <u>Dimensions</u> <u>Condition good</u>	1500	1000
On Barn--When Built? <u>Dimensions</u> <u>Conditions</u>		
On		
On		
On		

Amount Ins., \$ 1000.00 Premium, \$ 3.75 Paid Sept. 12, 1921. Survey, \$        Total, \$         
Dated this 27th day of June  
George Ross Agent F. J. Amberg Applicant

Paid - November 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

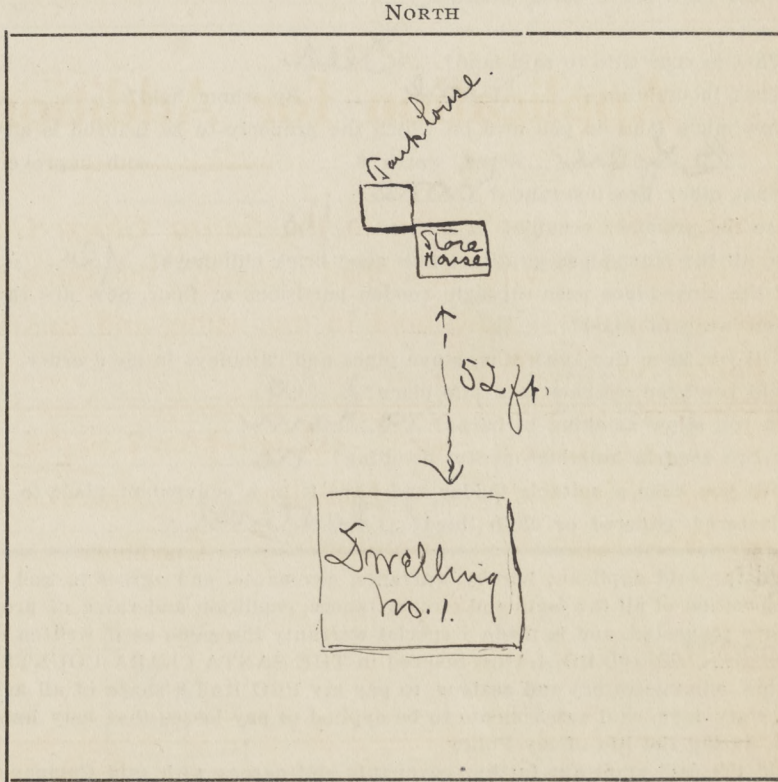
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*marked*

WEST



SOUTH

EAST

No. 5065

# APPLICATION

OF

*J. L. Macarich*  
*San Jose* 78 So. Lincoln  
Post Office,

Santa Clara County, Cal.

Amount Insured \$

2000.00

Expires 17 day of December 1921.

Policy Fee - - - \$

1.00

Rate Fee - - - \$

8.75

Premium - - - \$

9.75

Inspector:

*Renewed of #4576.*

Approved Dec. 15<sup>th</sup> 1920.

*C. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.



1163 ✓

#5064 Rate: 1900@15=285  
680" 30= 2.04  
4.89

# APPLICATION

Of Fred J. Amberg, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty five Hundred and Eighty DOLLARS, for the term  
of Three years, from the 17th day of December 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>30</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2250</u>	<u>1500</u>	
On wing <u>1</u> story <u>10</u> x <u>16</u> feet, built <u>1914</u> , now in <u>..</u> repair, <u>paper</u> roof			
On house No. 2 <u>..</u> stories <u>..</u> x <u>..</u> feet, built <u>1..</u> , now in <u>..</u> repair, <u>..</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>..</u> stories, <u>50</u> x <u>50</u> feet, built <u>1..</u> , now in <u>..</u> repair, <u>..</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay		<u>80</u>	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>300</u> val., on Pump House, \$ <u>50</u> val.	<u>350</u>	<u>200</u>	
On			
On			
On			
On			
Total amount		<u>2580</u>	

House and Barn No. 1 being situated East from Morey Avenue, 1/2 miles West of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

What is your title to said land? Seed  
What incumbrance? 3950.00 By whom held? Bank of Italy - Gilroy  
How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$ .. with improvements.  
What other fire insurance? none  
Are the premises occupied by owner? Yes  
Do all the stove-pipes go direct into good brick chimneys? Yes  
If the stove-pipes pass through wooden partitions or floor, how are they secured? ..  
How near to wood? ..  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
Will you keep matches in a safe place? Yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? Yes, oil stove in laundry  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
Plastered, papered or cloth lined? Felt paper on boards, papered. Wood fiber ceilings

and the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 80.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he  
ctors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Compa  
in sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
s, during the life of my Policy.  
and the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
of the Policy issued in this Application.  
s permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled d  
e daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is be  
and no gasoline except that contained in said reservoirs shall be kept within the building.

WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of Nov. 1920

Fee, \$ 1.00  
ee, \$ 14.70  
\$ 15.70

F. J. Amberg APPLICAN

Paid - November 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

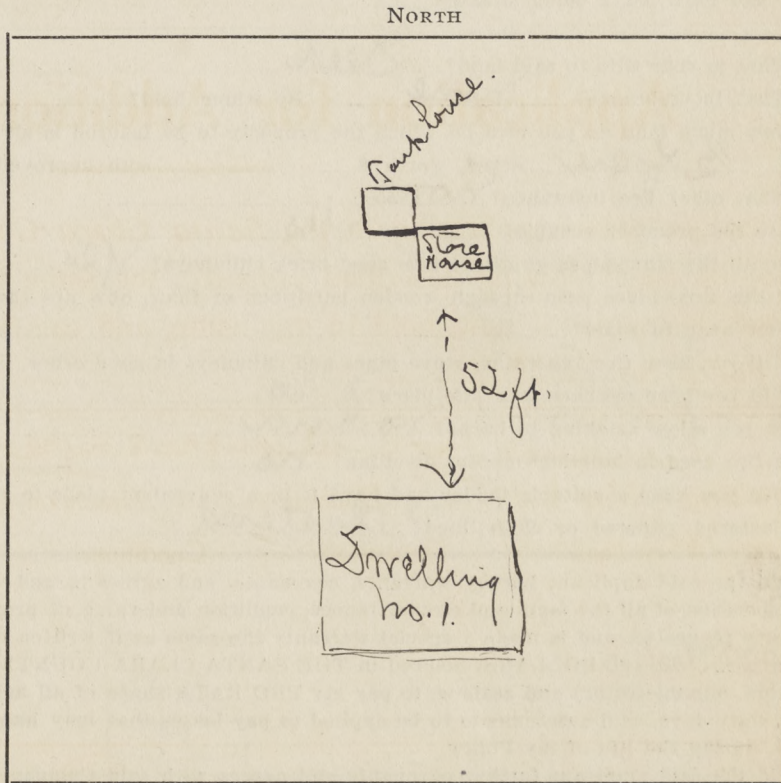
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*marked*

WEST



NORTH

SOUTH

EAST

No. 5065

# APPLICATION

OF

*J. L. Macarich*  
*San Jose* 78 So. Lincoln  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 17 day of December 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.75

Premium - - - \$ 9.75

Renewal of #4576.  
Inspector.

Approved Dec 15<sup>th</sup> 1920

*C. H. Pettit*  
President.

*Ella A. Taylor*  
Secretary.



60 ✓

#5065.

Rate : 3500 @ 20 = 7.00  
500 " 85 = 1.75  
8.75.

# APPLICATION

of Joe S. Mascovich - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of one years, from the 17th day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>70</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>single</u> roof	<u>5000</u>	<u>2500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1800</u>	<u>1000</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> <u>Garage and Storage room</u>			
On Windmill <u>and Tank house 16x18 ft. and Storage room 16x20 ft. - connected</u>	<u>800</u>	<u>500</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>3</u>			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>7600</u>	<u>4000</u>	

House and Barn No. and Tank house being situated on corner of Lincoln and Minnesota Avenues  
in the Willows South of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 of an acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Dec 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.75  
Total, \$ 9.75

Paid Dec. 15. 1920.

J. S. Mascovich APPLICANT  
Joe S. Mascovich



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

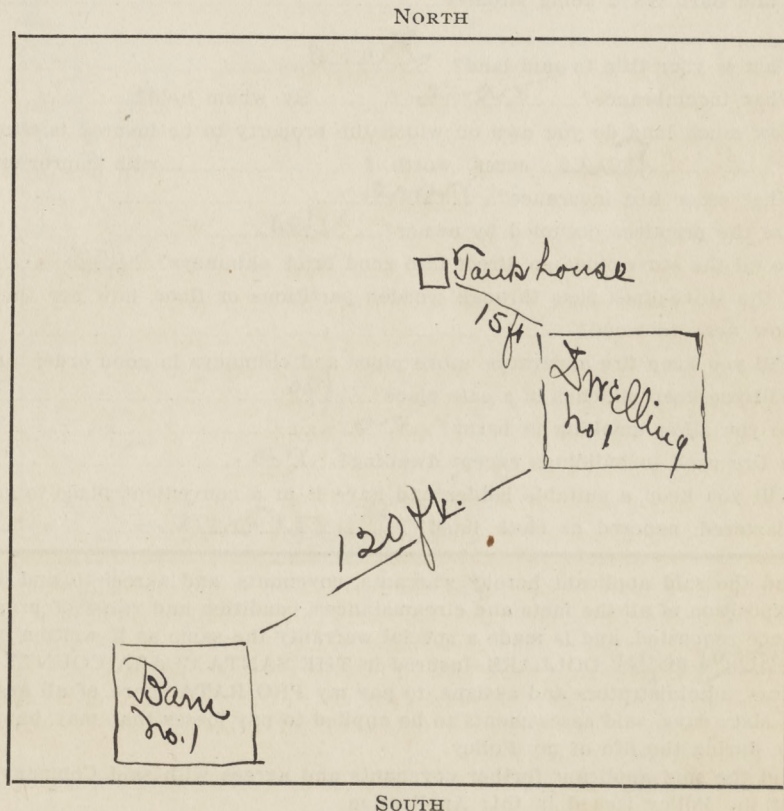
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5066.

# APPLICATION

OF

*A. Schuma*

*Summavale*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2550.00

Expires 17 day of December 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 5.55

Premium

\$ 6.55

Inspector.

*Renewal of #4577*

Approved Dec. 16<sup>th</sup> 1921.

President.

Secretary.



53

#5066.

Rate: 22.50 @ 20 = 450  
300 " 35 = 1.05  
5.55

## APPLICATION

Of A. Schurra Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-five Hundred and Fifty and 00/100 DOLLARS, for the term  
 of one years, from the 17th day of December 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>46</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>500</u>	<u>300</u>	
On <u>      </u>			
On Piano - <u>Self-player</u>	<u>400</u>	<u>250</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House, 2 story</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories, <u>20</u> x <u>48</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>      </u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>4650</u>	<u>2550</u>	

House and Barn No. 1 being situated on Lot 15, Pastoria Avenue Sunnyvale  
Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just a true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2550 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Dec. 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 5.55

Total, \$ 6.55

Paid. - Dec. 14, 1920

Alphonse Schurra APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

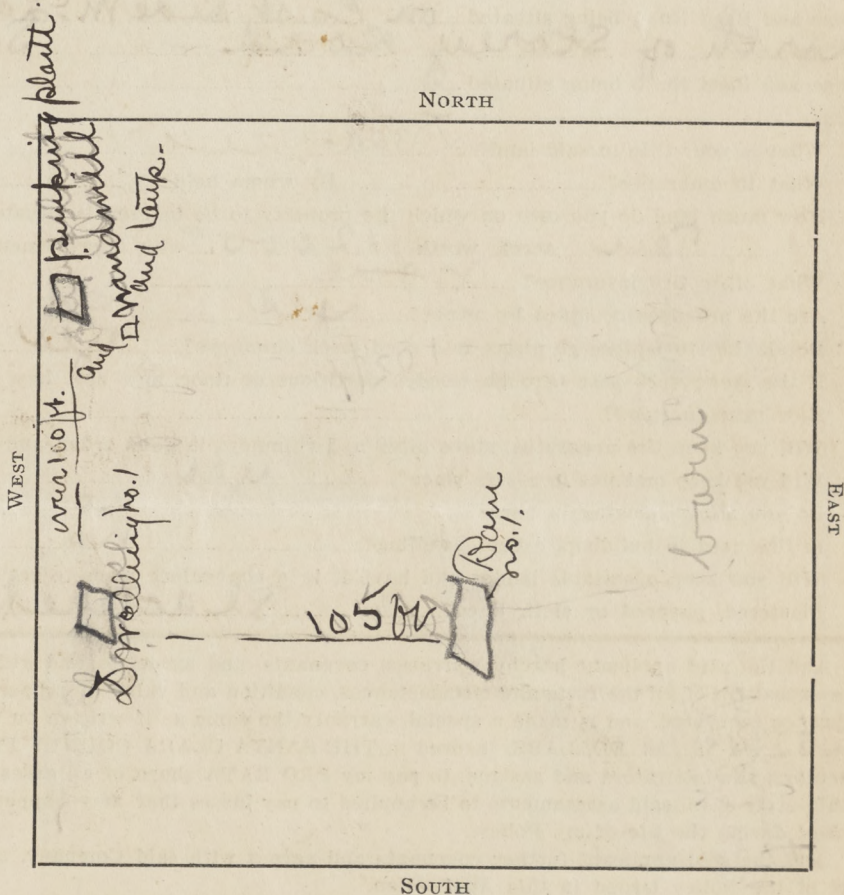
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5067

# APPLICATION

OF

Ray Jennings  
Route B.  
San Jose, Box 485  
Post Office,  
Santa Clara County, Cal.  
Do not use.

Amount Insured \$ 2432.00  
Expires 18 day of December 1923  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 13.20  
Premium - - - \$ 114.20

O.E. Shepard  
Inspector.

Approved Dec 20 1923  
E. J. Pettit  
President.  
E. A. Taylor  
Secretary.



67✓

#5067.

Rate: 1928 @ 15 = 2.89  
504 \* .80 = 1.51  
4.40

## APPLICATION

Of Roy Jennings — San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-four hundred and thirty-two DOLLARS, for the term  
 of 3 years, from the 18 day of December 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>38</u> x <u>30</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2500</u>	<u>1666</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>250</u>	<u>166</u>	
On <u>electric washer</u>	<u>100</u>	<u>66</u>	
On <u>Piano</u>			
On <u>Sewing Machine</u>	<u>45</u>	<u>30</u>	
On <u>1</u> Horse			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On Harness and Robes <u>1 set harness</u>	<u>10</u>	<u>6</u>	
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>1</u>	<u>75</u>	<u>50</u>	
On Barn No. 1, <u>1</u> stories <u>24</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>100</u>	<u>66</u>	
On Barn No. 2			
On <u>3</u> Tons of Hay	<u>50</u>	<u>30</u>	
On <u>1</u> Horse	<u>250</u>	<u>166</u>	
On <u>1</u> Horse Wagon	<u>10</u>	<u>6</u>	
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On Harness and Robes <u>1 set harness</u>	<u>10</u>	<u>6</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>270</u> , on Pump House, \$ <u>180</u>	<u>270</u>	<u>180</u>	
On <u>1</u> Horse			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
Total amount	<u>366</u>	<u>2432</u>	

House and Barn No. 1 being situated on East side McLaughlin Ave. 2nd house  
North of Storey Road — Santa Clara Co., Cal.  
 House and Barn No. 2 being situated Seed-clover

- What is your title to said land? Seed-clover
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 10 acres  
Seed acres, worth \$ 12000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2432 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heir executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 13.20

Total, \$ 14.20

Roy Jennings APPLICANT

Paid - January 13-1921 (check)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

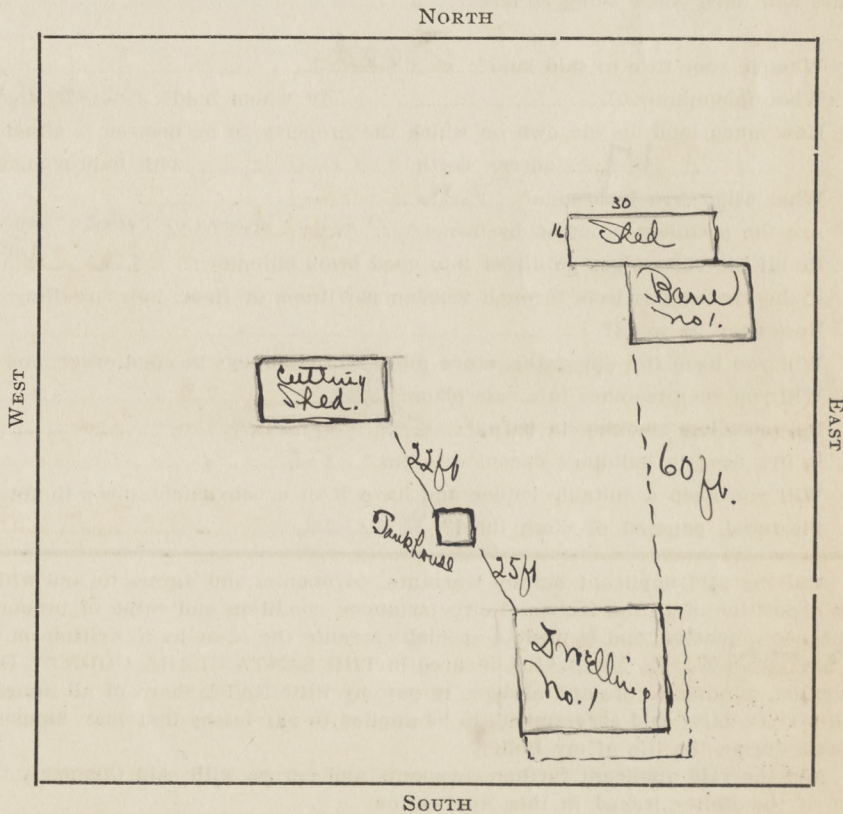
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5068.

# APPLICATION

OF

Nick Lofenia

Box 63  
Cupertino Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3650.00  
Expires 20 day of December 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 19.35  
Premium - - - \$ 20.35

Renewal of # 3688.  
Inspector.

Approved Dec. 20 1923.

C. J. Pettit,  
President.

Ellen Q. Taylor,  
Secretary.



51/✓

#5068.

Rate:  $3000 @ .15 = 450$   
 $650 @ .30 = 195$   
645

## APPLICATION

Of Nick Lopina - Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three ~~thousand~~ Hundred and Fifty DOLLARS, for the term  
of Three years, from the 20th day of December 1920; if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4500</u>	<u>3000</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank, <u>Pump House, 14 x 14 ft. -</u> <u>Electric Motor (new) cap. 1000</u>	<u>400</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>36</u> x <u>20</u> feet, built <u>1900</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>and Shed, 16 x 30 ft. -</u>			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On <u>Cutting Shed, 24 x 18 ft. -</u>	<u>75</u>	<u>50</u>	
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>300 fruit trays -</u> <u>while in shed -</u>	<u>120</u>	<u>60</u>	
On <u>400 .. boxes -</u> " " "	<u>60</u>	<u>40</u>	
On _____			
Total amount _____		<u>3650</u>	

Exp. - Dec. 20, 1923.  
Revered 6579

Rate:  $600 @ 30 = 1.80$

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No 5068 which I now hold in my name, and this insurance to expire at the same time as said Policy No 5068

	Valuation	Am't Insured
On Dwelling—When Built? _____ Dimensions _____ Condition _____		
On Barn—When Built? _____ Dimensions _____ Conditions _____		
On <u>Additional on new Electric Motor in shed</u>	<u>1000</u>	<u>600</u>
<u>Connected with tank house and tank</u>		
On _____		

Amount Ins., \$ 600.00 Premium, \$ 5.40 Survey, \$ \_\_\_\_\_ Total, \$ \_\_\_\_\_

Dated this 30th day of December, 1920.

E. H. Pettich Agent Nick Lopina Applicant

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 19.35

Total, \$ 20.35

Nick Lopina APPLICANT

Paid - January 13 - 1921. (check)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

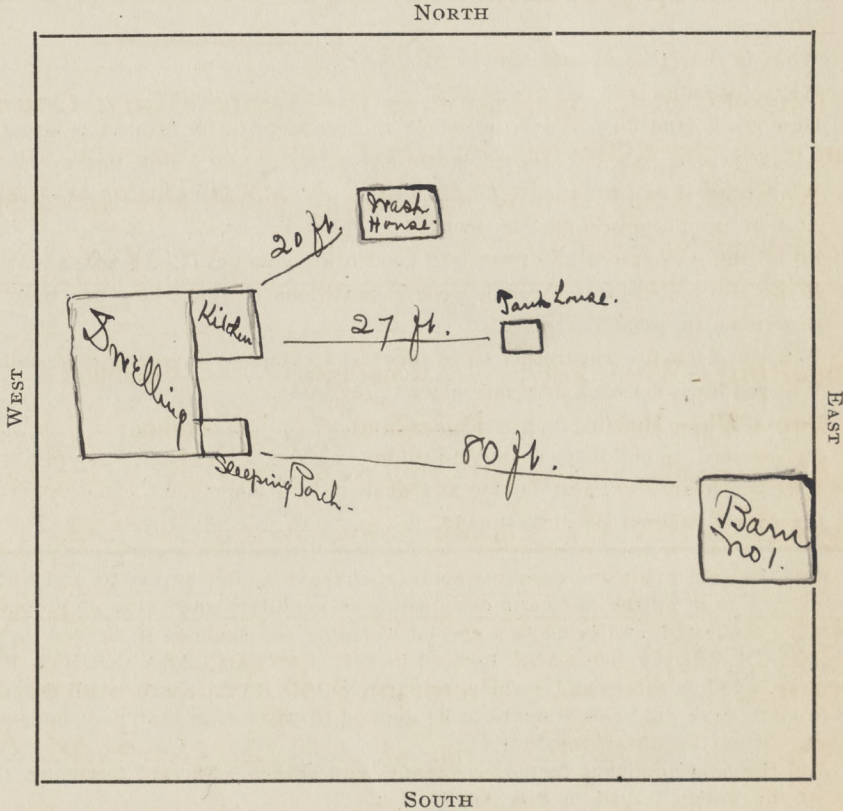
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5869

# APPLICATION

OF

J. C. Petersen

Margaret Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 780.00

Expires 20 day of December 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 2.75

Premium - - - \$ 3.75

Renewal of #4579  
Inspector.

Approved Dec. 20 1920

C. J. Patterson  
President.

E. A. Taylor  
Secretary.



51/✓

#5068.

Rate: 30.00 @ .15 = 4.50  
650 " 30 = 195  
645

## APPLICATION

Of Nick Lopina - Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Six Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 20th day of December 1920; if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4500</u>	<u>3000</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank, <u>Barley House, 14 x 14 ft. -</u> <u>Electric Motor (new)</u> <u>Gasoline Engine</u>	<u>400</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories <u>34</u> x <u>20</u> feet, built <u>1900</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>and Shed, 16 x 30 ft. -</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Cutting Shed, 24 x 18 ft. -</u>	<u>75</u>	<u>50</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>300 fruit trays -</u> <u>while in shed -</u>	<u>120</u>	<u>60</u>	
On <u>400 boxes -</u> " " "	<u>60</u>	<u>40</u>	
On			
Total amount		<u>3650</u>	

House and Barn No. 1 being situated on North side of Payne Avenue, about  
3 miles North-West of Campbell, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? 10000 By whom held? Bank of Italy - Santa Clara Branch
- How much land do you own on which the property to be insured is situated, and what is its value? 17 acres, worth \$ 21000.00 with improvements. Less payable.
- What other fire insurance? no.
- Are the premises occupied by owner? no. - Owner works place.
- Do all the stove-pipes go direct into good brick chimneys? Yes. Brick or concrete.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3650.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of December 1920.

Policy Fee, \$ 1.00 n  
 Rate Fee, \$ 19.35  
 Total, \$ 20.35

Nick Lopina APPLICANT

Paid - January 13 - 1921 (check)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

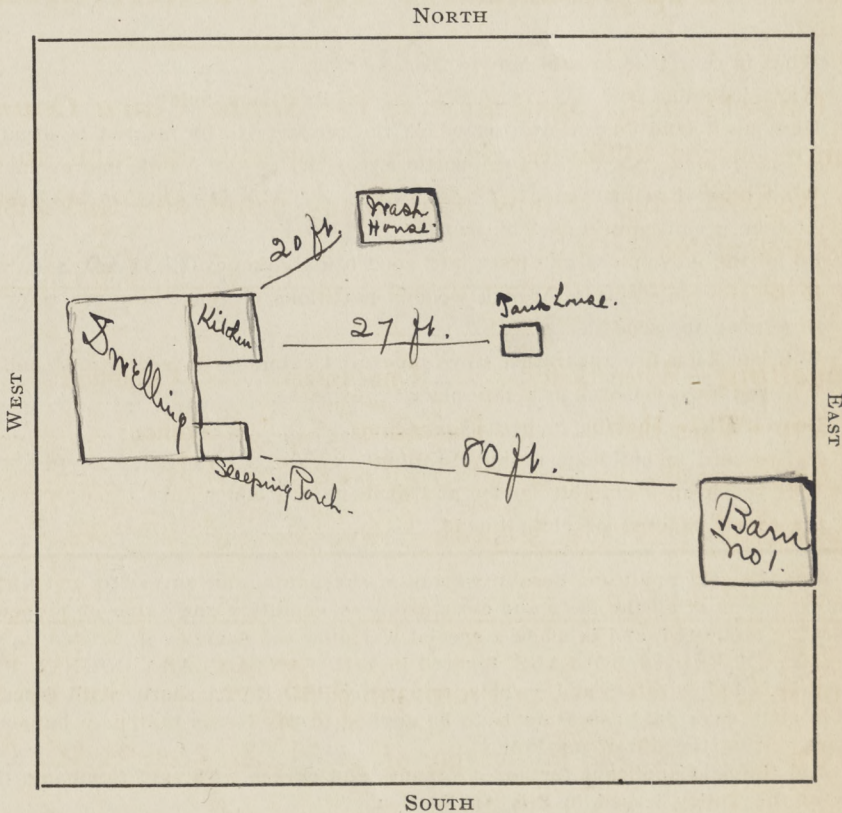
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5069

# APPLICATION

OF

J. C. Petersen

Margaret Hill Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 780.00

Expires 20 day of December 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 2.75

Premium

\$ 3.75

Renewal of \$4579.  
Inspector.

Approved

Dec. 20 1921

J. C. Petersen

President.

E. A. Taylor

Secretary.



#5069.

Rate: 780 @ 35 = 2.73.

## APPLICATION

of J. C. Petersen - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seven hundred and Eighty DOLLARS, for the term  
 of one years, from the 20th day of December 1920; if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On <u>Wash House, 16 x 28 ft.</u>	150	100	
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank house - 2 story, 12 x 12 ft.</u>	500	330	
On Barn No. 1, <u>2 stories, 16 x 33 feet</u> , built 1....., now in ..... repair, <u>badly roofing</u>	300	200	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Wagons, farming tools and harness.</u>	300	150	
On Harness and Robes .....			
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		780.	

House and Barn No. 1 being situated on the Watsonville Road, 3 1/4 miles South-West of Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? ..... By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? ..... 57 acres, worth \$..... with improvements.
4. What other fire insurance? none - Dwelling under #4392.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? no.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In wash house - Stovepipe thru roof.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 780 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of December 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 2.75  
 Total, \$ 3.75

Paid - January 3, 1921.

J. C. Petersen APPLICANT.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

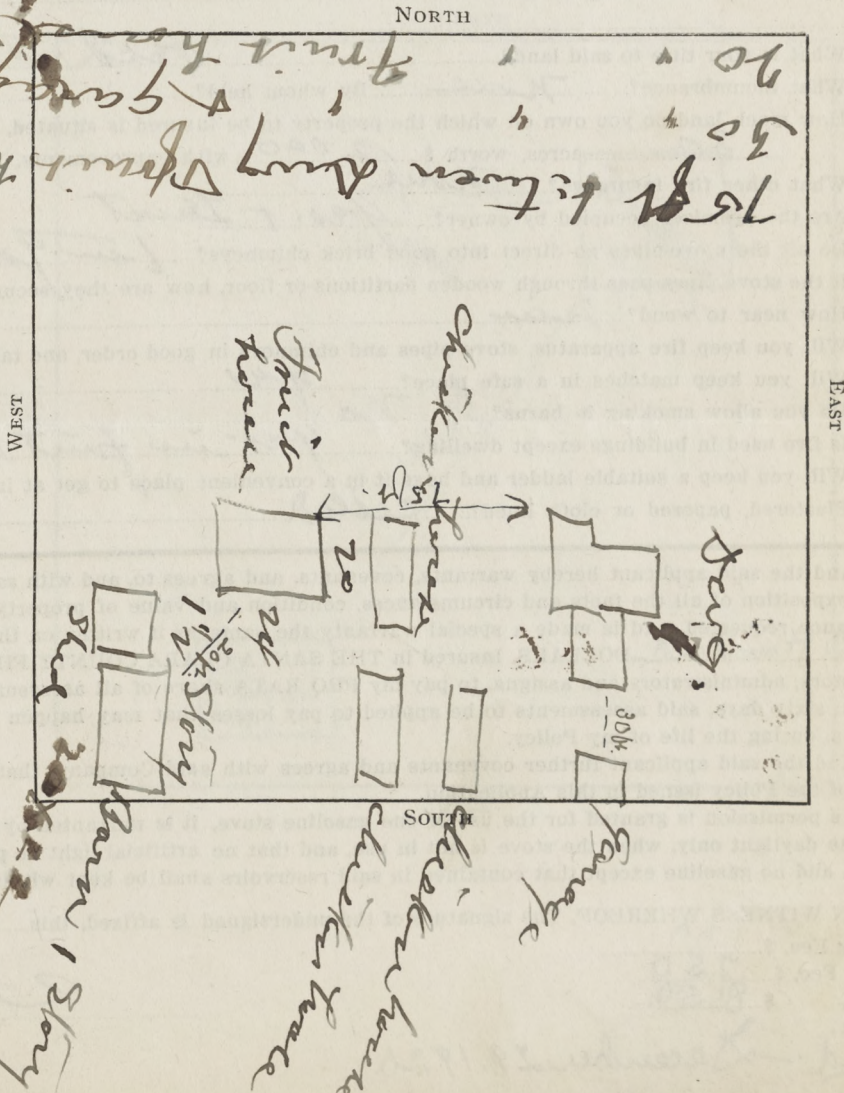
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 5070

APPLICATION

OF

J.V. Edwards

Margaret Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 800.00  
Expires 1 day of December 1913

Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 7.50  
Premium - - - \$ 8.50

A.E. Thompson  
Inspector.

Approved Dec. 30 1913

E.J. Pettit  
President.

Ellen A. Taylor  
Secretary.



#5070.

Rate: 500 @ 35 = 1.50  
300 " 33 = .99  
40 44  
2.49

## APPLICATION

Of J V Edwards Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred DOLLARS, for the term  
 of 3 years, from the 21st day of December 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>gabled</u> roof	<u>800</u>	<u>500</u>	
On wing <u>1</u> stories <u>18</u> x <u>22</u> feet, built <u>1919</u> , now in " repair, " roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On <u>Fruit house, 1 1/2 story, 20 x 24 ft.</u>	<u>500</u>	<u>300</u>	
On _____			
Total amount _____		<u>800</u>	

*Expensed - Dec. 21, 1923.*  
*Renewed - 6581.*

House and Barn No. 1 being situated On Carleton Ave 3 miles west Morgan Hill  
in Paradise Valley Lat 7 both Owner Ranch MP 2  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? None By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ 12,000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes. & Tenant
- Do all the stove-pipes go direct into good brick chimneys? I am good chimney and three roof-
- If the stove pipes pass through wooden partitions or floor, how are they secured? by iron thimbles
- How near to wood? None
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? Yes in fruit house - terra-cotta flue.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of Dec 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 1.50  
 Total, \$ 2.50

J V Edwards APPLICANT.

Paid. - December 29, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

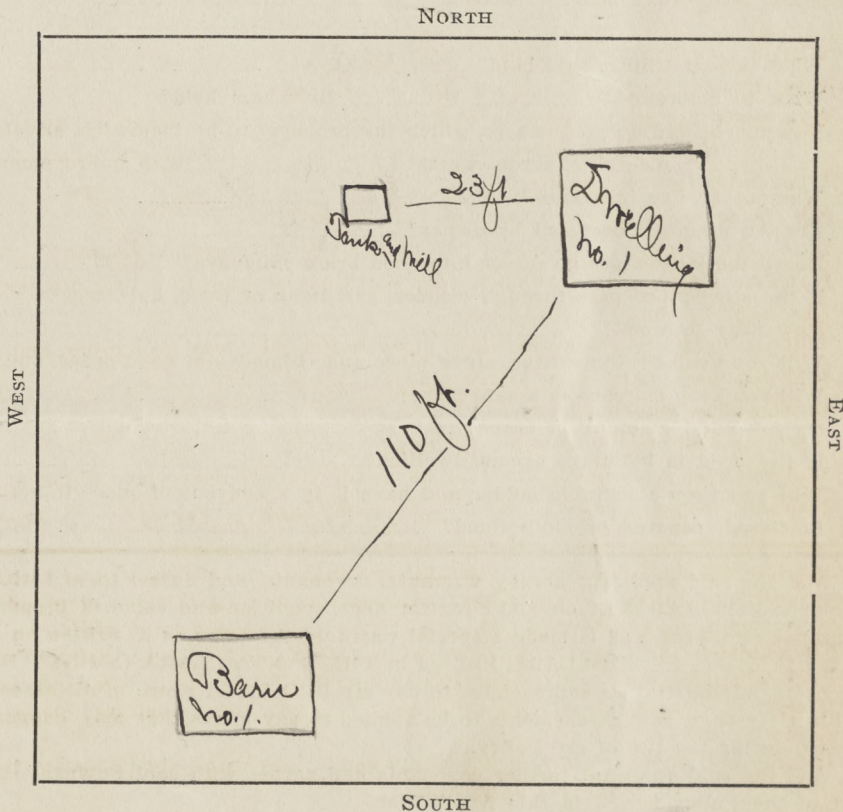
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed*



No. 5871.

# APPLICATION

OF

*F. H. Case*

*Sunnyvale* Post Office,  
Santa Clara County, Cal.

Amount Insured \$

*1610.00*

Expires *22* day of *December* 192*3*.

Policy Fee - - - \$

*1.00*

Rate Fee - - - \$

*7.85*

Premium - - - \$

*8.85*

*C. H. Spalding*  
Inspector.

Approved *Dec. 15<sup>th</sup>* 192*3*

*C. J. Pettibone*  
President.

*Edna A. Taylor*  
Secretary.



54/✓

#5071.

Rate:  $1475 @ 15 = 221.25$   
 $135 @ 30 = 40.50$   
 $2.61$

# APPLICATION

Of Francis H. Case, Sunnyvale. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Ten DOLLARS, for the term  
of three years, from the 22nd day of December 1920; if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>28</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500.00</u>	<u>1000.00</u>	
On wing <u>1</u> stories <u>18</u> x <u>28</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>18</u> x <u>28</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		<u>2.00</u>	
On Piano <u>Upright</u>	<u>385</u>	<u>150</u>	
On <u>None</u>			
On <u>None</u>			
On <u>None</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>150</u>	<u>25</u>	
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>28</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>50</u>	<u>25</u>	
On Barn No. 2			
On Tons of Hay			
On <u>1</u> Horse	<u>150</u>	<u>50</u>	
On Horse Wagon <u>fruit truck</u>	<u>50</u>	<u>20</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>900 tree props, while piled near barn</u>	<u>40</u>	<u>25</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>450</u> , on Pump House, \$ <u>254</u> a piece in basement of <u>dwelling</u>		<u>100</u>	
On <u>200</u> " <u>boxes</u> , while in Barn No. <u>1</u>		<u>15</u>	
On <u>None</u>			
On <u>None</u>			
Total amount <u>Sixteen hundred and ten</u>		<u>1610.00</u>	

House and Barn No. 1 being situated on West side of Hollenbeck Ave. near Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated None

1. What is your title to said land? Deed.
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value? Eight acres, worth \$ None with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes.
8. How near to wood? Yes.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth lined, tacked and papered. Oilcloth paper on floors.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1690 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Dec. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.85  
Total, \$ 8.85

F. H. Case APPLICANT.

Paid December 21, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

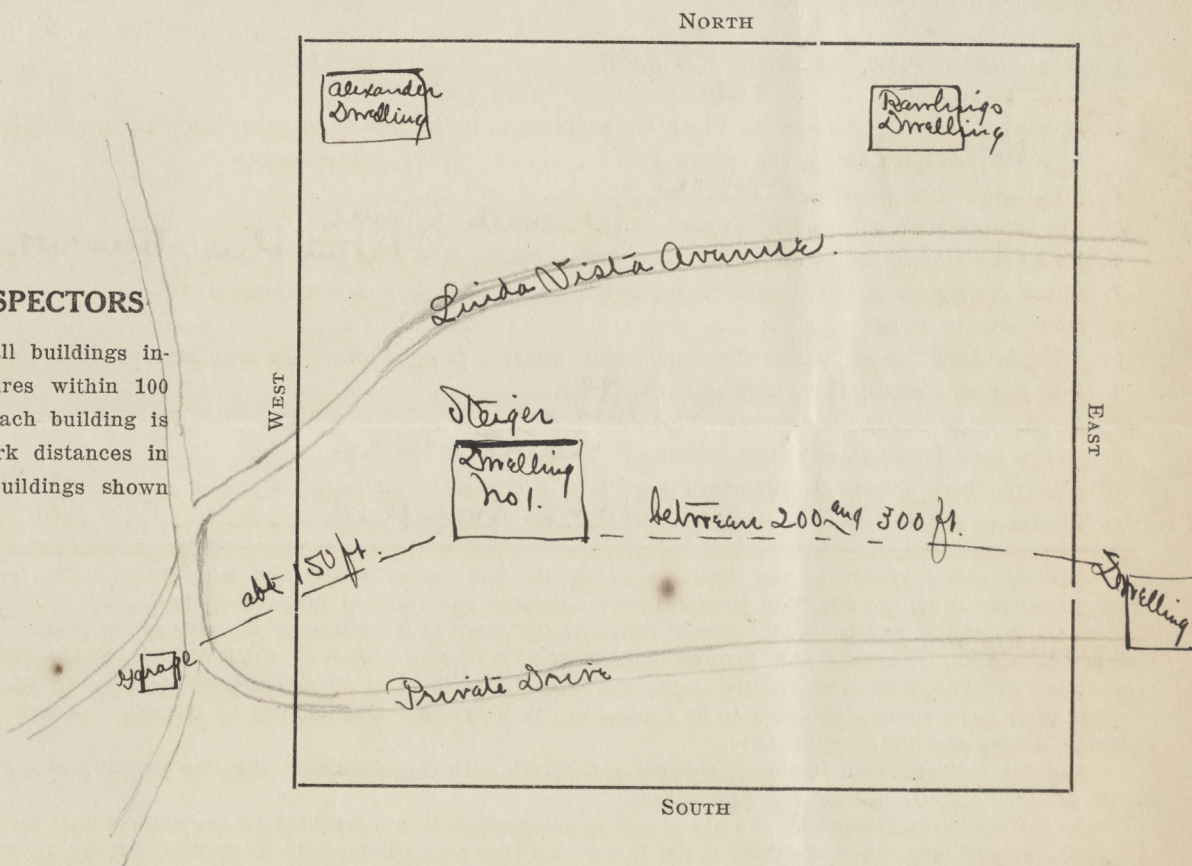
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5072.

## APPLICATION

OF

Mrs. Adelaide C. Steiger

Redley, Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1600.00

Expires 22 day of December 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 7.20

Premium

\$ 8.20

Renewal of \$36.44

Inspector.

Approved

Dec 4 30

1920.

C. J. Taylor

President.

Edna A. Taylor.

Secretary.



55/✓

#5072.

Rate: 16 00 @ 15 = 2.40

## APPLICATION

Of Adelaide E Steiger - Reedley Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred DOLLARS, for the term  
 of Three years, from the 18th day of December 1920; if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>40</u> x <u>28</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano <u>to be cancelled</u>			
On <u>Mar. 8, 1921</u>			
On			

## VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 5072  
 of the Santa Clara County Fire Insurance Company, to remain vacant continues to time during term of Policy  
 understood and agreed that said building shall be under the care and supervision of some competent person, and that  
 all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
 otherwise this policy shall be null and void.

Ella A. Taylor. Secretary.

December 22, 1920.

On .....  
 On Cancelled property sold.  
 On March 8, 1921.  
 Total amount 1600

House, and Barn No. 1 being situated in Beckwith Subdivision, between Linda Vista Ave. and Beckwith private drive, above Los Gatos, Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.

## Application for Additional Insurance

Rate: 800 @ 15 = 1.20

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
 insurance on the following described property, the same to be added to and become a part of  
 Policy No. 5072 which I now hold in my name, and this insurance to expire at the same time  
 as said Policy No. 5072.

	Valuation	Am't Insured
On Dwelling—When Built? <u>Additional on Dwelling</u> Dimensions ..... Condition .....	<u>1200</u>	<u>800</u>
On Barn--When Built? ..... Dimensions ..... Conditions .....		
On .....		
On .....		
On .....		

Amount Ins., \$ ..... Premium, \$ 3.60 Paid-Jan. 5, 1921. Survey, \$ ..... Total, \$ .....

Dated this thirty-first day of December 1920

J. W. Rowe Agent Adelaide E. Steiger Applicant



No. 5073

# APPLICATION

OF

Jessie Lewis

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured \$

1730.00

Expires day of

December 1922.

Yearly Fee

\$ 1.00

Rate Fee

\$ 8.65

Sum

\$ 9.65

Inspector.

Number of # 4089.

Approved

Dec. 18

1922.

J. H. Pattie

President.

Ella A. Taylor

Secretary.

## BECKWITH & SON

GROWERS :: PRESERVERS :: SHIPPERS

of KADOTA Figs

REEDLEY, CALIFORNIA

Reedley, Calif.  
Mar. 7. 21

Miss Ella Taylor  
Sec. S. C. Co. Fire Ins. Co.,

Dear Miss Taylor.

My place at Los Gatos has  
been sold to Mr. Van der Griendt and  
I believe I am entitled to a rebate.

Am. Ins. Co.

Very Truly Yours  
Pauline Steiger.

SOUTH

20 ft.

Drilling



55/

#5072.

Rate: 16 00 @ 15 = 2.40

# APPLICATION

Of Adelaide E Steiger - Reedley Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred DOLLARS, for the term  
of Three years, from the 18th day of December 1920; if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>40</u> x <u>28</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing stories x feet, built 1, now in repair, roof	<u>2400</u>	<u>1600</u>	
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano <u>to be cancelled</u>			
On <u>mar 8, 1921</u>			
On			
while contained in dwelling No. 1			
Windmill and Tank			
Barn No. 1, stories x feet, built 1, now in repair, roof			
Barn No. 2			
Tons of Hay			
Horses			
Horse Wagon			
Horse Spring Wagon			
Horse Buggy			
Horse Phaeton			
Harness and Robes			
while contained in Barn No.			
Pumping Plant, \$, on Pump House, \$			
On			
On <u>Cancelled property sold.</u>			
On <u>March 8, 1921.</u>			
Total amount		<u>1600</u>	

House and Barn No. 1 being situated in Beckwith Subdivision, between Linda Vista Ave. and Beckwith private drive, above Los Gatos, Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
867/1000 of an acres, worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes, part of time
- Do all the stove-pipes go direct into good brick chimneys? Patent flues - terra cotta enclosed in gal-iron
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no barn
- Is fire used in buildings except dwelling? no other bldg.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Wood paneled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the rate requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 200 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of December 1920.

Fee, \$ 1.00  
Fee, \$ 7.20  
\$ 8.20  
Paid - January 5, 1921  
Adelaide E. Steiger APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

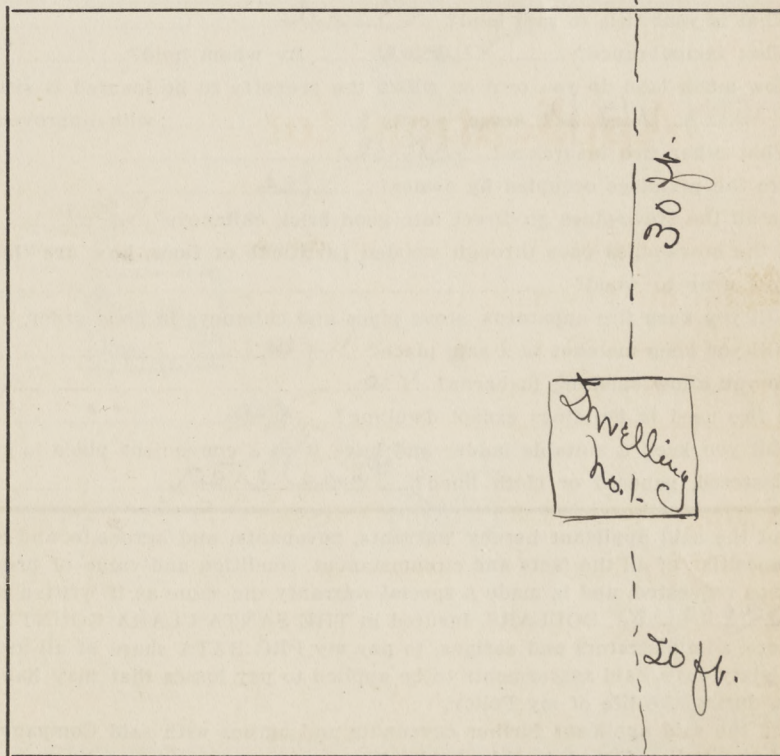
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5073

# APPLICATION

OF

Miss Jessie L. Lewis

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1730.00

Expires 23 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.65

Premium - - - \$ 9.65

Revised of \$ 4089.

Inspector.

Approved Dec. 18 1922.

E. H. Patten

President.

Ella J. Taylor.

Secretary.



64/✓

#5073.

Date: 1730 @ 25.432

# APPLICATION

Of Jessie L. Lewis - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and insurance against loss or damage by  
fire, for the sum of Seventeen Hundred and Thirty DOLLARS, for the term  
of Two years, from the 23rd day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>30</u> x <u>40</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>2100</u>	<u>1400</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>400</u>	<u>265</u>	
On Piano	<u>100</u>	<u>65</u>	
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2500</u>	<u>1730</u>	

Expired Dec. 23. 1922.  
Renewed.

House and Barn No. 1 being situated at # 75 North First St. in the town  
of Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
50 x 142 ft. acres worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1730 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.65  
Total, \$ 9.65

Paid - Dec. 16, 1920.

Jessie L. Lewis APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

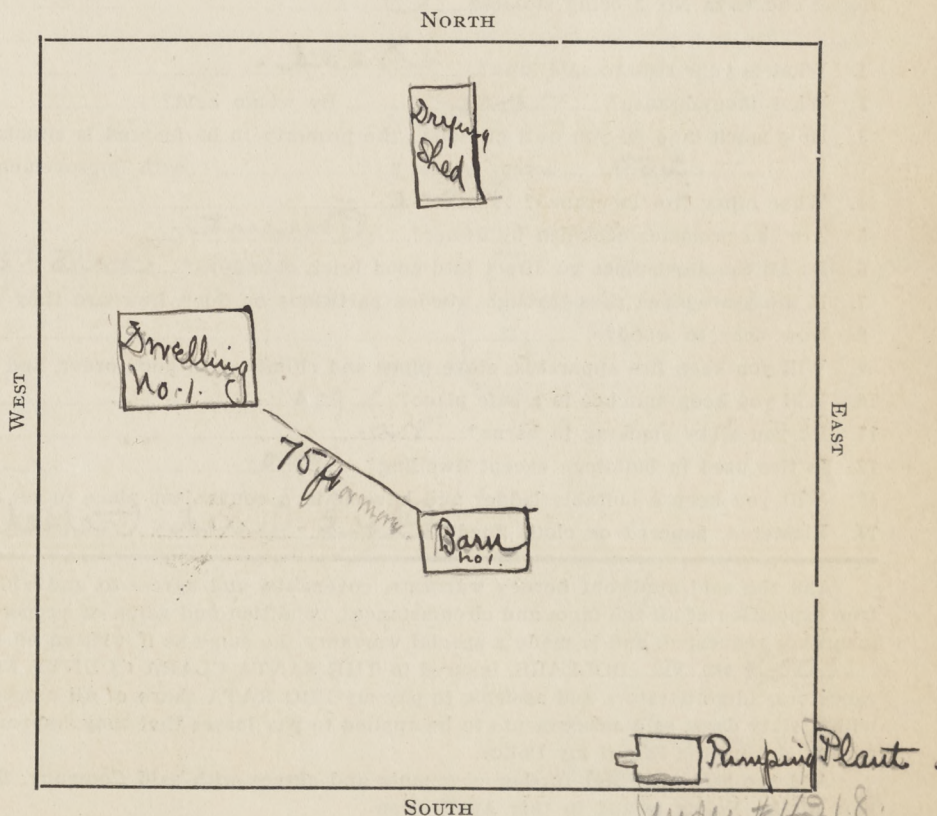
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5874

# APPLICATION

OF

C. W. Spalding

Sumner Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1550.00

Expires 24 day of December 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$

Premium - - \$

Renewal of # 3646.  
Inspector.

Approved Dec. 30 1923

E. J. Pettit,  
President.

Ella A. Taylor,  
Secretary.



55 ✓

#5074.

Rate:  $800 @ 18 = 144$   
 $750 @ 30 = 225$   
370

## APPLICATION

Of C. W. Spalding - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifty Five Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 24 day of December 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>  </u> stories <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On <u>  </u>			
On house No. 2 <u>  </u> stories <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>  </u>			
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>  </u>			
On Windmill and Tank <u>  </u>			
On Barn No. 1, <u>  </u> stories, <u>32 x 56</u> feet, built <u>  </u> , now in <u>fair</u> repair, <u>Shake</u> roof	<u>250</u>	<u>300</u>	
On Barn No. 2 <u>  </u>			
On <u>  </u> Tons of Hay <u>  </u>			
On <u>  </u>			
On <u>  </u> Horses <u>  </u>			
On <u>  </u> Horse Wagon <u>  </u>			
On <u>  </u> Horse Spring Wagon <u>  </u>			
On <u>  </u> Horse Buggy <u>  </u>			
On <u>  </u> Horse Phaeton <u>  </u>			
On <u>  </u>			
On Harness and Robes <u>  </u>			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u> <u>Imping Shed, 26 x 60 ft. - (\$200.00) 1000 bays (\$400.00) and</u>	<u>700</u>	<u>450</u>	
On <u>  </u> <u>Boxes, (\$900.00) therein,</u>			
On <u>  </u> <u>Imping, 1500 or more boxes.</u>			
Total amount		<u>1550</u>	

House and Barn No. 1 being situated on the San Francisco Road, 1/2 of a mile from Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated   

- What is your title to said land? Lease.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 2.50 acres, worth \$    with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Tenant.
- Do all the stove-pipes go direct into good brick chimneys? into terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Cloth-lined, tacked, and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1550 and 4.00/1.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.10

Total, \$ 12.10

Paid Jan. 1, 1921

C. W. Spalding

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

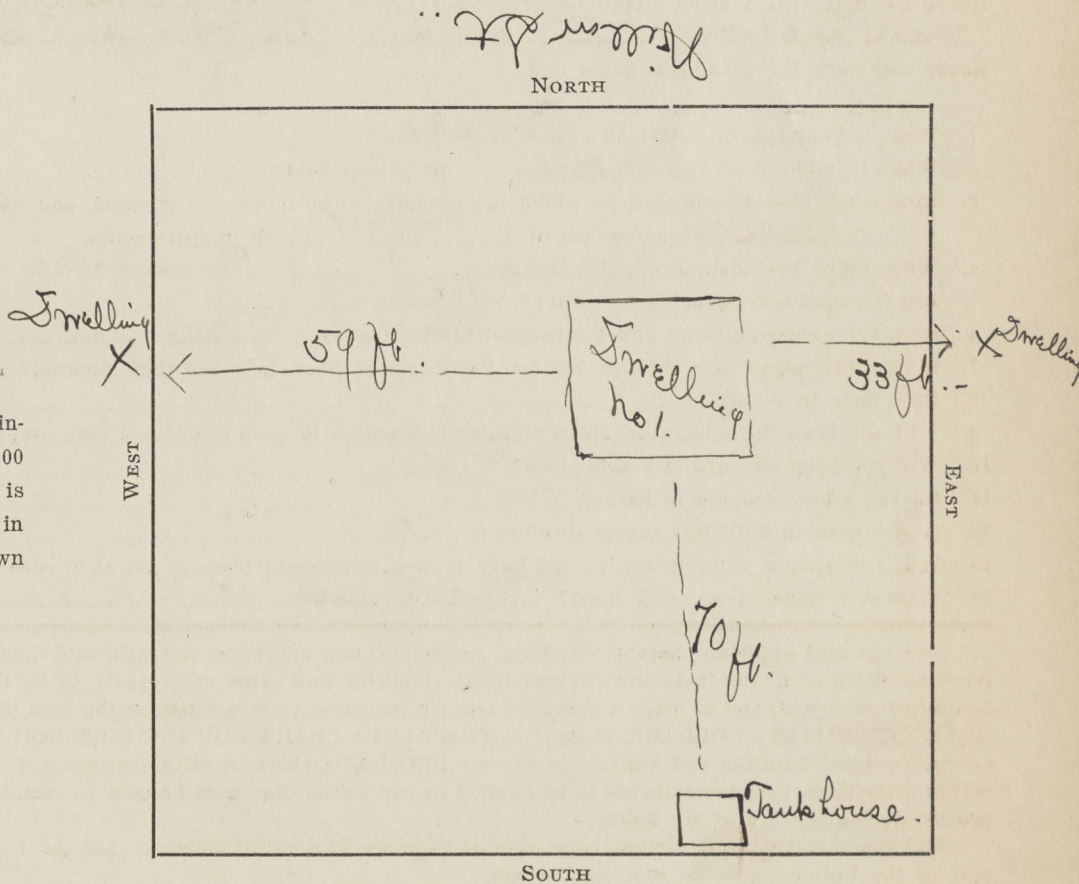
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5075.

# APPLICATION

OF

Wm. J. Green  
San Jose  
Willow St.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2900.00

Expires 26 day of December 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 21.75

Premium - - - \$ 22.75

Renewal of # 3650.  
Inspector.

Approved Dec. 18<sup>th</sup> 1923.

C. J. Pettit,  
President.

Edw. Q. Taylor,  
Secretary.



#5075. Rate: 2900 @ 25 = 725  
**APPLICATION**

Of Wm D. Enver, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Nine Hundred DOLLARS, for the term  
of Three years, from the 26th day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>48</u> feet, built 1....., now in <u>good</u> repair, <u>Single</u> roof	<u>1400</u>	<u>2900</u>	
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>2900</u>	

House and Barn No. 1 being situated on Lot 5, Vastervsky Subdivision No. 2  
on Willow St., Santa Clara Co., Cal. (3rd place West  
House and Barn No. 2 being situated from Lincoln Ave.)

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 of an acre, worth \$ 5000.00 with improvements.
4. What other fire insurance? none - Tank-house under #3812.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2900.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 21.75  
Total, \$ 22.75

W. D. Enver APPLICANT.

Paid. - January 19, 1921



advised Bot 135  
2000

# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

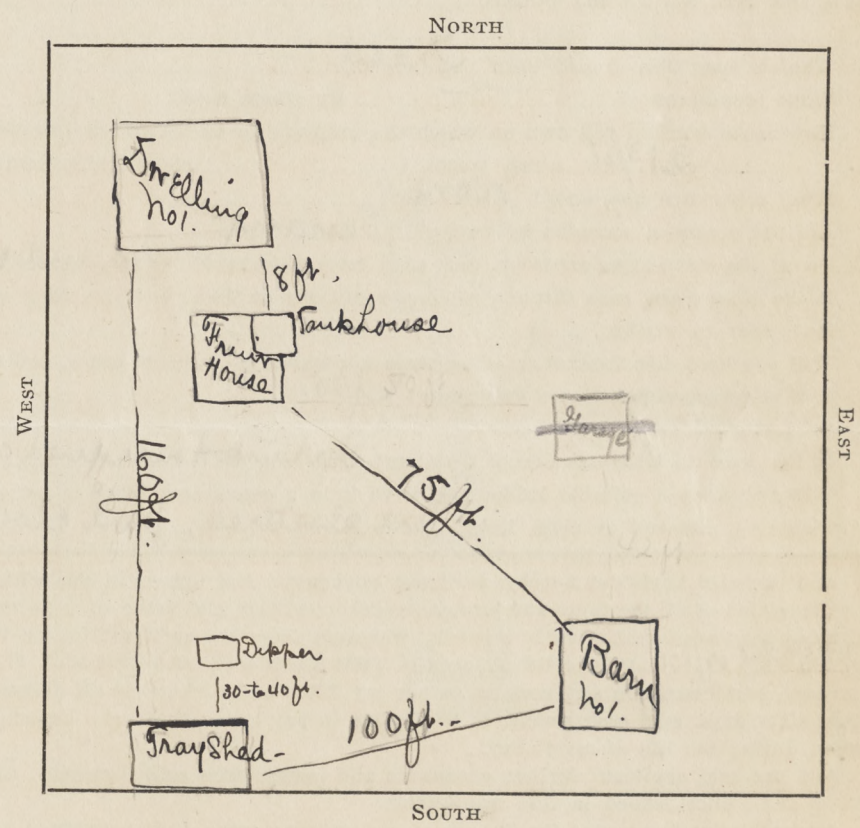
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5076

# APPLICATION

OF

W. M. Krosen

Liberty Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2850.00

Expires 27 day of December 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 19.35

Premium - - - \$ 2835

J. W. Earl Inspector.

Approved Dec. 30 1923

C. J. Pettit, President.

Ella A. Taylor Secretary.



67

#5076.

Rate:  $14.00 @ 15 = 2.10$   
 $14.50 @ 30 = 4.35$   
6.45

# APPLICATION

Of W.M. Kroesen Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty thousand Eight Hundred Fifty DOLLARS, for the term  
of three years, from the 27th day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>36</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>150</u>	<u>100</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house, 14 x 14 ft. and fruit house, 10 x 20 ft. attached</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories <u>30</u> x <u>46</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>and shed attached</u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>Fruit Truck</u>	<u>112.50</u>	<u>75</u>	
On Harness and Robes <u>      </u>	<u>37</u>	<u>25</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>new floor</u>			
On <u>Tray and cutting shed, 22 x 40 ft. and new Grader (100 ft. long)</u>	<u>600</u>	<u>400</u>	
On <u>1500 Grays - (304)</u>		<u>450</u>	
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2850</u>	

Expired - Dec. 27, 1923 -  
Renewed 6587

House and Barn No. 1 being situated on Columbus Avenue near Master Ave.  
in Rucker District, Gilroy Township, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance?        By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 13/4 acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes, and a patent chimney, terra cotta and Cement.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? In tank house, used as wash house - Brick chimney.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Part plastered; part cloth-lined and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2850 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of Dec 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 19.35  
Total, \$ 20.35

W.M. Kroesen APPLICANT.  
Paid - December 28, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

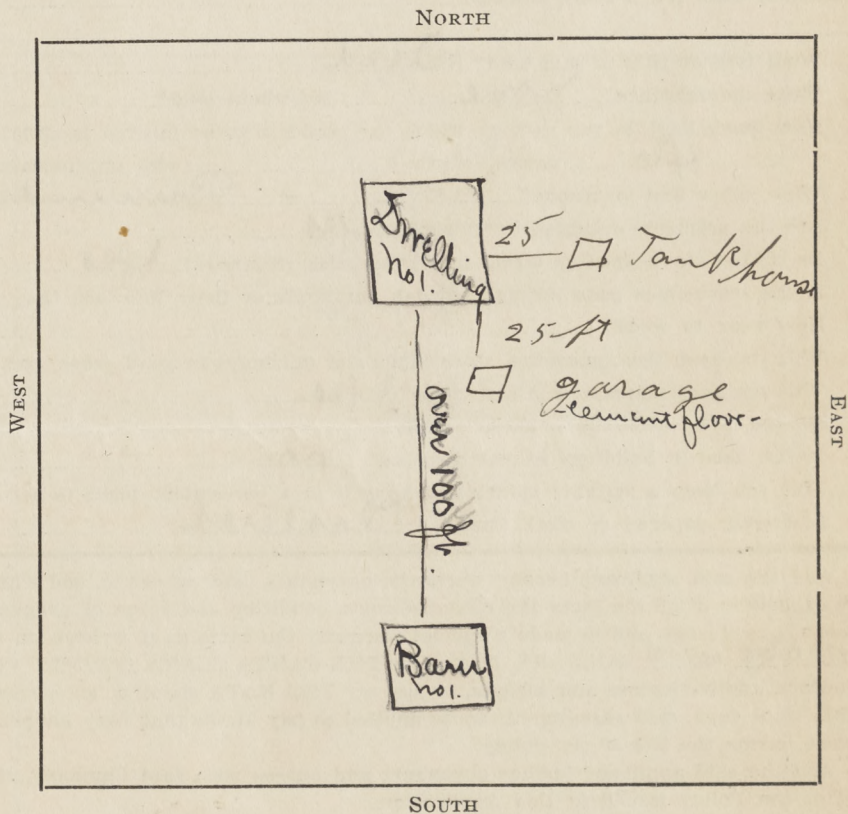
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5077

# APPLICATION

OF

Henry Hassler  
Cadwallader  
San Jose St. - Box 315  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2410.<sup>00</sup>

Expired 27 day of December 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.85

Premium - - - \$ 11.85

J. J. Hampton  
Inspector.

Approved Dec 1, 1923

E. J. Pettit  
President.

Ella Q. Taylor  
Secretary.



61/✓

#5077

Rate 24/10 @ 15 = 3.61

# APPLICATION

Of Henry Hassler, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Four Hundred Ten DOLLARS, for the term  
of 3 years, from the 27th day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>46</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>200</u>	<u>130</u>	
On <u>      </u>			
On Piano			
On <u>Phonograph</u>	<u>200</u>	<u>130</u>	
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>225</u>	<u>150</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>Damage</u>	<u>125</u>	<u>80</u>	
On <u>      </u>			
Total amount		<u>2410</u>	

House and Barn No. 1 being situated on Cadwallader Avenue in Overgreen District, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 46 acres, worth \$        with improvements.
4. What other fire insurance? none - Barn under #
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2410.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.85  
Total, \$ 11.85

Paid - December 28, 1920.

Henry Hassler, APPLICANT.



No. 5078.

# APPLICATION

OF

August Nelson

Route 13,  
Box 400,  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4000.00

Expires 27 day of December 1923.

Policy Fee - - \$ 1.00

Mill Fee - - \$ 25.55

Total amount paid - - \$ 26.55

Agent.

Approved Dec 1 3001 1920,

President.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

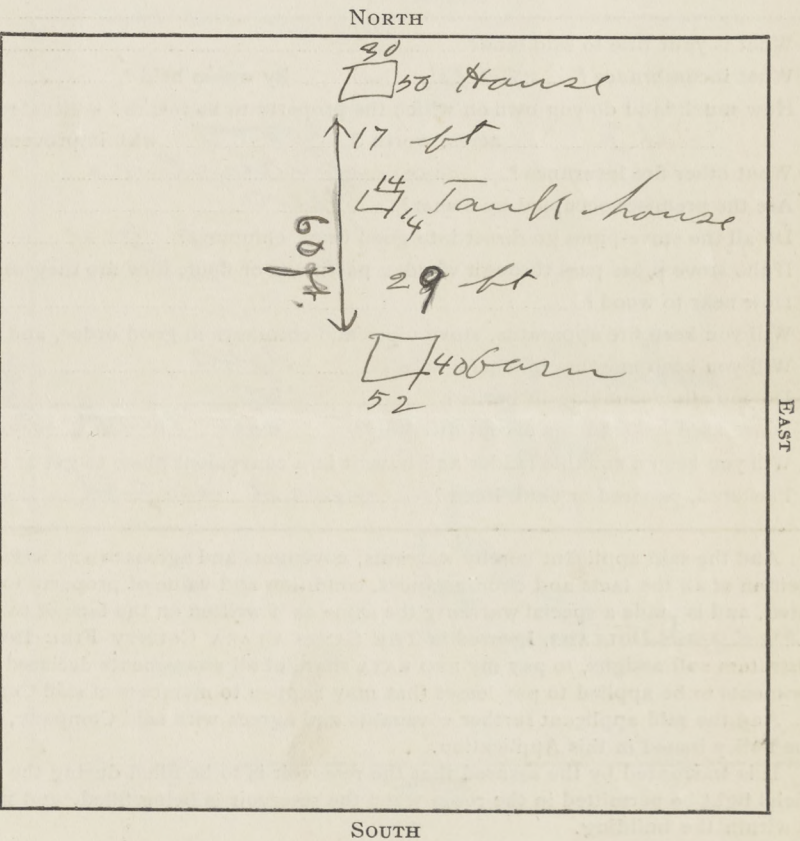
Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



56 ✓

#5078.

Rate: 2900 @ 18 = 5.22  
1100 " 30 = 3.30  
8.52

## APPLICATION

24  
50 if fees in R.H.

Of August Nelson San Jose B.B. 4 co Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four thousand DOLLARS, for the term  
 of Three years, from the 27 day of December 1920, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1 <u>one</u> stories <u>30 x 57</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	39 00	26 00	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>14 x 14 ft</u> <u>chimney</u>			
On Windmill and Tank <u>used for laundry also Terra cotta</u>	4 50	3 00	
On Barn No. 1 <u>one 1/2 stories 40 x 52 built 1909</u>	16 50	11 00	
On Barn No. 2 <u>good repair shingle roof</u>			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	6 000	4 000	

House and Barn No. 1 being situate Santa Clara Co. Cal. - on Quinby  
Road, South side, Eight miles S.E. of San Jose. (Circumstances)  
 House and Barn No 2 being situate.....

1. What is your title to said land? Geo
2. What incumbrance? no By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
4.3 acres, worth \$ 30000 with improvements.
4. What other fire insurance? an furniture
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes except 1 in tank house
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? in tank house for laundry
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? hard wall plaster

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Dec 1920.

Policy Fee, \$ 1.00  
 Mill " \$ 25.55  
 Total, \$ 26.55

August Nelson APPLICANT

Paid - January 14, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

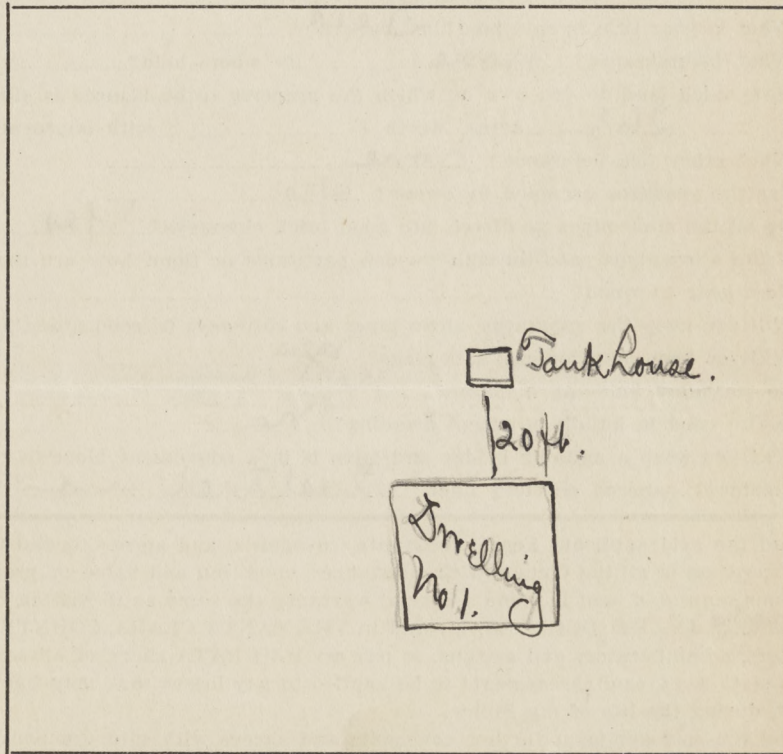
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5079

# APPLICATION

OF

L. C. Brown  
and C. A. Brown

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800.00

Expires 28 day of December 1928.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.60

Premium - - - \$ 13.60

Renewal of \$36.55  
Inspector.

Approved Dec. 13<sup>th</sup> 1926.

C. J. Pettit,  
President.

Ella Q. Taylor,  
Secretary.



63 ✓  
2

#5079.

Rate: 2800 @ 15 = 420.

## APPLICATION

Of L. C. and C. A. Braun, Superintendents Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-eight Hundred DOLLARS, for the term  
of 3 years, from the 28 day of December 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>40</u> feet, built <u>1888</u> , now in <u>repair</u> , <u>single</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1200</u>	<u>800</u>	
On <u>Piano</u>	<u>400</u>	<u>200</u>	
On <u>Windmill and Tank and Tankhouse</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>Plaster and papered</u>			
Total amount			<u>2800</u>

House and Barn No. 1 being situated on Stevens Creek Road about six miles  
West of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
26 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2800 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of December 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 12.60

Total, \$ 13.60

Paid - Dec. 28, 1920.

L. C. and C. A. Braun APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

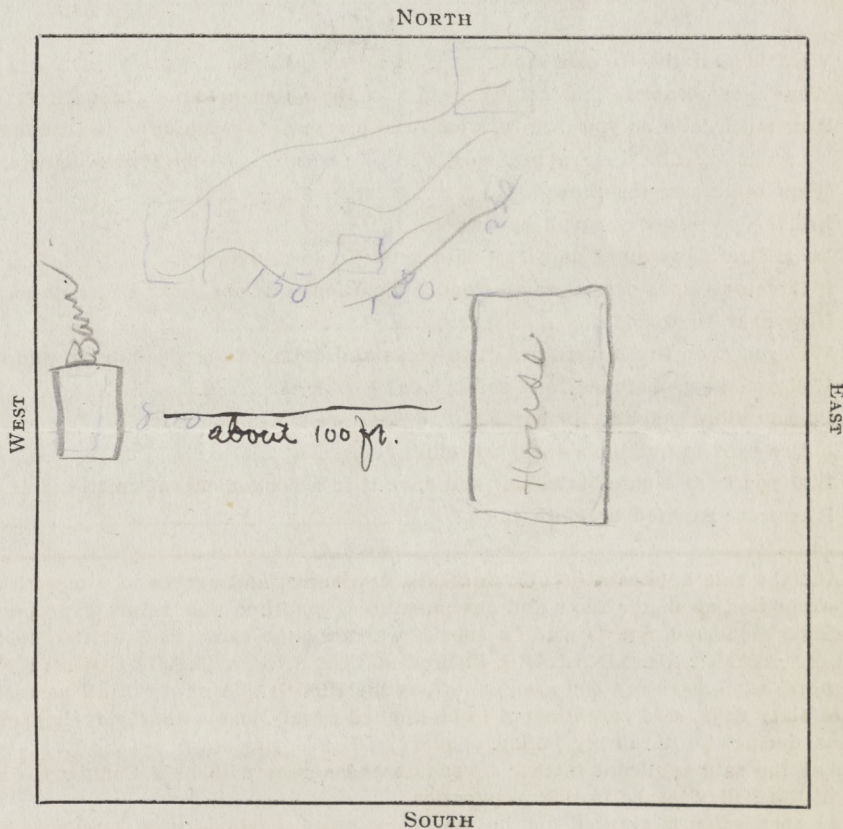
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 5080

## APPLICATION

OF

H. J. DeSmet

221 Hickox

San Jose

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 31 day of December 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 9.00

Premium

\$ 10.00

Inspector.

Approved

1923

President.

Secretary.



64

#5080.

Rate: 1000 @ 80 = 8.00

40 4.00

APPLICATION

Of A. J. De Smet San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of Three years, from the 31st day of December 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>1</u> x <u>50</u> feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>1</u> x <u>30</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>30</u> x <u>50</u> feet, built <u>1895</u> now in <u>good</u> repair, roof <u>shingle</u>	<u>2500</u>	<u>800</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay	<u>120</u>	<u>40</u>	
On			
On <u>2</u> Horses			
On Horse Wagon	<u>200</u>	<u>130</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes	<u>80</u>	<u>30</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>600.00</u> , on Pump House, \$ <u>100.00</u>			
On			
On			
On			
On			
Total amount		<u>1000</u>	

Expired Dec 31. 1923  
Renewed 6589

House and Barn No. 1 being situated on Hicks Avenue, Santa Clara Co. Cal

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
11.66 acres, worth \$ 2500 with improvements.
4. What other fire insurance? None - House still in another Co.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Plastered
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed this 31 day of Dec. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.00  
Total, \$ 10.00

A. J. De Smet APPLICANT.

Paid - Jan. 3. 1921. 221 Hicks Ave.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

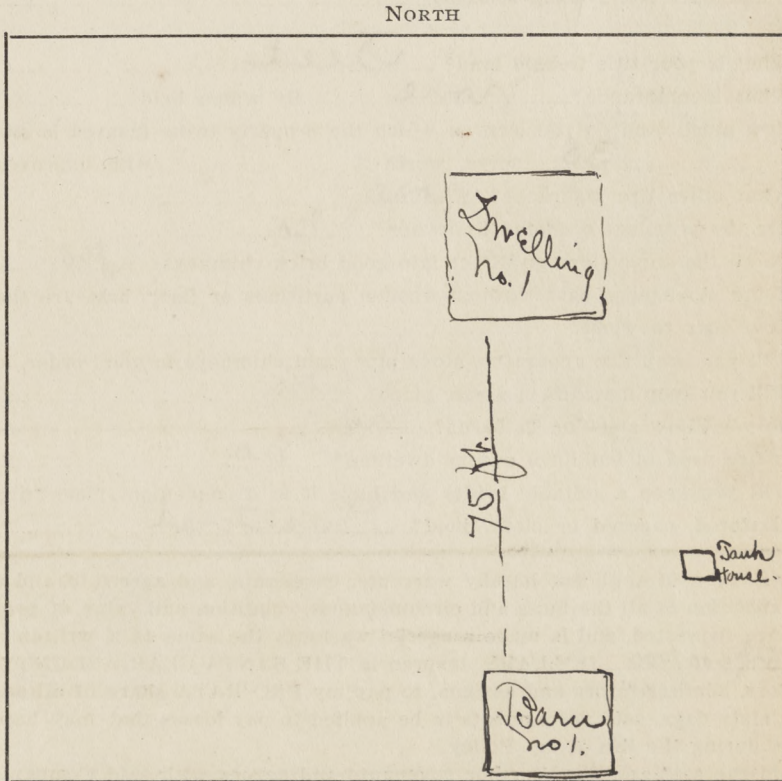
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



No. 5681.

# APPLICATION

OF

L. M. Buck

Eupertino

Post Office,

Santa Clara County, Cal.

Amount Insured

\$

2365.00

Expires 1st day of

January 1924

Policy Fee

-

-

\$

1.00

Rate Fee

-

-

\$

11.55

Premium

-

-

\$

12.55

Renewal of # 3661.

Inspector.

Approved

Dec. 30

1924

E. J. Pettit

President.

Ella G. Taylor

Secretary.



#5081.  
APPLICATION

Rate:  $2165 @ 15 = 3265$   
 $200 "80 = .60$   
385

L. M. Buck, - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand and One Hundred Sixty-five DOLLARS, for the term  
of three years, from the first day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>12</u> x <u>14</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On Piano	<u>100</u>	<u>65</u>	
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>22</u> x <u>30</u> feet, built 1, now in repair, roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2365</u>	

Exp. paid Jan. 1, 1924  
Revised 6593

House and Barn No. 1 being situated on Prospect Road about two miles  
from Cupertino Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2365 and 4.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.55  
Total, \$ 12.55

L. M. Buck APPLICANT.

Paid - Dec. 29, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

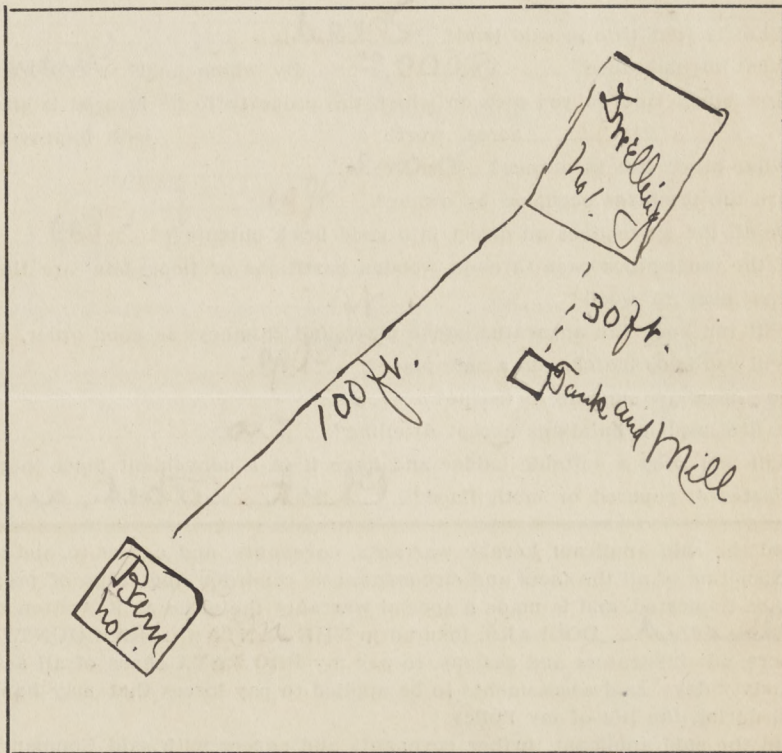
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5082.

# APPLICATION

OF

H. L. Schell.

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 1 day of January 1924.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.45

Premium - - \$ 10.45

Renewed 3667 and # 4096.  
Renewed of 3667 and # 4096.  
Inspector.

Approved Jan. 6, 1921

C. J. P. Taylor  
President.

E. O. Taylor  
Secretary.



no. 5082.

Rate: 1900 @ .15 = 285  
100 " 30 = 30  
3.15

## APPLICATION

Of H. L. Schell - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand and 00/100 DOLLARS, for the term  
 of 3 years, from the first day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>26</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>2100</u>	<u>1400</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>2</u> stories, <u>15</u> x <u>24</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount.	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situated on North West Corner of Bowden Ave. and Dycamore Ave. in Machado Tract, Morgan Hill.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? 5000.00 By whom held? Miscellaneous Trust Co. - Los Angeles - Calif.
3. How much land do you own on which the property to be insured is situated, and what is its value?        acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth, latched, and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of Jan 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.45  
 Total, \$ 10.45

H. L. Schell APPLICANT

Paid - January 3, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

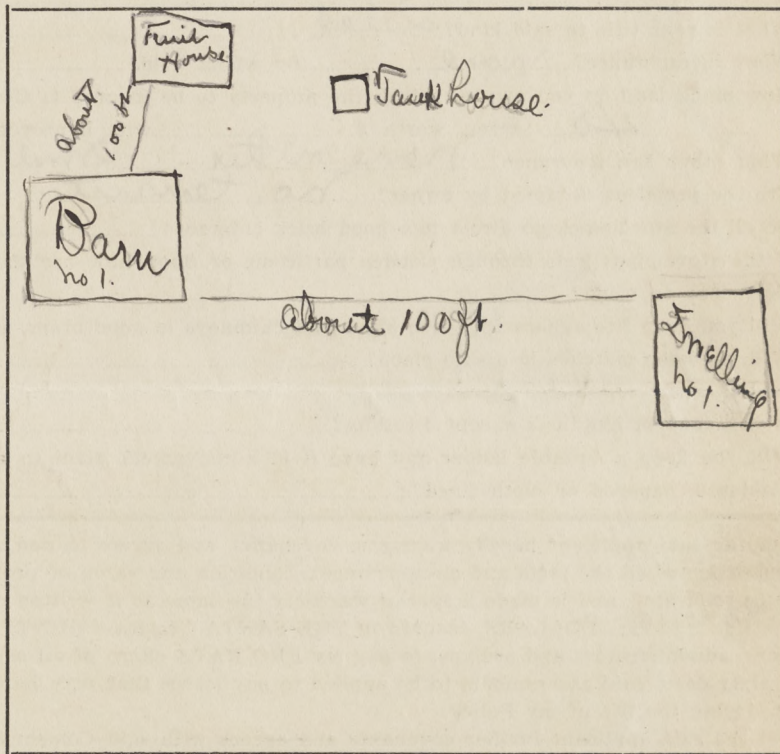
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5083

# APPLICATION

OF

Mrs. Frances Dixon  
San Jose  
#160 North 5th St.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 375.00

Expires 3 day of January 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.35

Premium - - - \$ 4.35

W. Robertson

Inspector.

Approved Jan. 6, 1924

E. H. Pettit

President.

E. A. Taylor

Secretary.



2 in old Register

no. 5083.

Rate: 375 @ 30 1.12  
40

# APPLICATION

Of Frances J. Dixon, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred and Seventy-five DOLLARS, for the term  
of three years, from the 3rd day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,.....stories,.....x.....feet, built 1....., now in.....repair,.....roof			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Fruit Shed and Store-room, about 20x30 ft</u>			
On <u>a partly floored - shing roof - Built 1920-</u>			
On.....			
Total amount.....			

Exp. paid - Jan 3, 1924.  
Renewed - 6596

565 375

Fruit House and Barn No. 1 being situated on property of assured on Lease Avenue  
about 1 1/2 miles West from Eden Vale, Santa Clara Co. C.  
House and Barn No. 2 being situated.....

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
..... 40 acres, worth \$..... with improvements.
4. What other fire insurance? none on this - Smelling and Barn under #4221.
5. Are the premises occupied by owner? no, tenant.
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
375 @ 30 / 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is bein  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of Jan 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.35  
Total, \$ 4.35

Frances J. Dixon APPLICANT

Paid - January 24, 1921

Building cost \$450.00



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

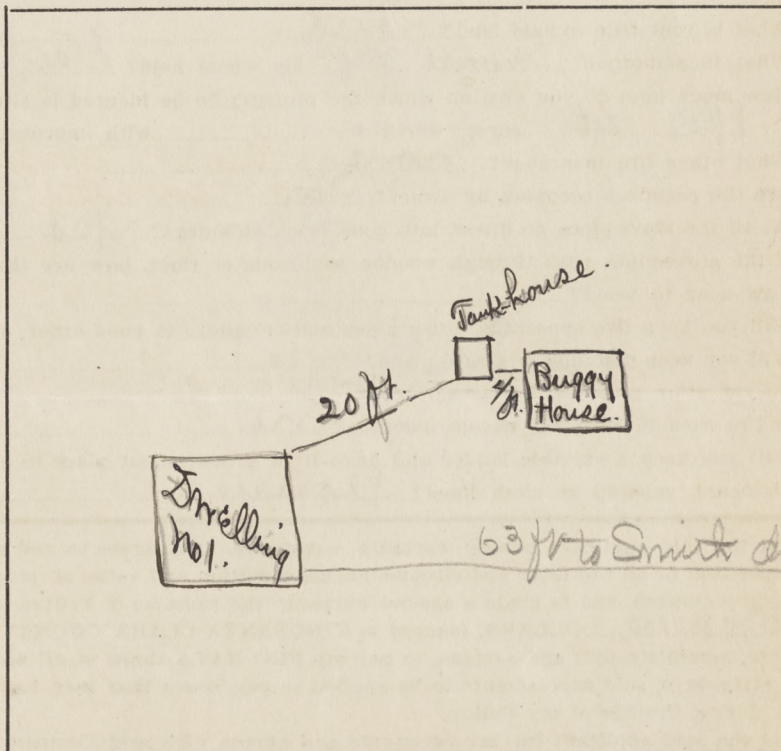
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Delivered Policy*

WEST



EAST

SOUTH

No. 5084

# APPLICATION

Mr. Ethel L. Wilkinson  
and W. L. Wilkinson (her husband)

San Diego Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3300.00

Expires 3 day of January 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 15.95

Premium - - \$ 16.95

Renewal of 3654  
Inspector.

Approved Jan 6 1924

E. J. Patten  
President.

Edward Taylor  
Secretary.



No. 5084.

Rate: 3050 @ 15 = 457.50  
250 " 30 = 75  
5.3220  
40

Ethel L. Wilkinson

## APPLICATION

Of ~~W. P. Wilkinson~~ - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Three Hundred DOLLARS, for the term  
 of 3 years, from the 3rd day of January 1921; if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>34</u> x <u>46</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3615</u>	<u>2410</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>585</u>	<u>390</u>	
On Piano	<u>1400</u>	<u>250</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house. 12x12 ft - 18 ft. posts</u>	<u>300</u>	<u>150</u>	
On Barn No. 1, ..... stories, ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On <u>Buggy House. 12x20 ft. garage</u>	<u>200</u>	<u>100</u>	
On			
On			
Total amount	<u>3300</u>		

Exp. paid Jan. 3. 1924.  
Renewed 6897.

House and Barn No. 1 being situated on Saratoga Avenue One mile East of Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none 3500<sup>00</sup> By whom held? Geo. C. and Mattie H. Gordon
- How much land do you own on which the property to be insured is situated, and what is its value? 1 1/100 acres, worth \$ ..... with improvements. 200 payable.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes.
- How near to wood? Yes.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3300 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heir executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.95  
 Total, \$ 16.95

Paid - January 11, 1921.

Ethel L. Wilkinson APPLICANT  
W. P. Wilkinson



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

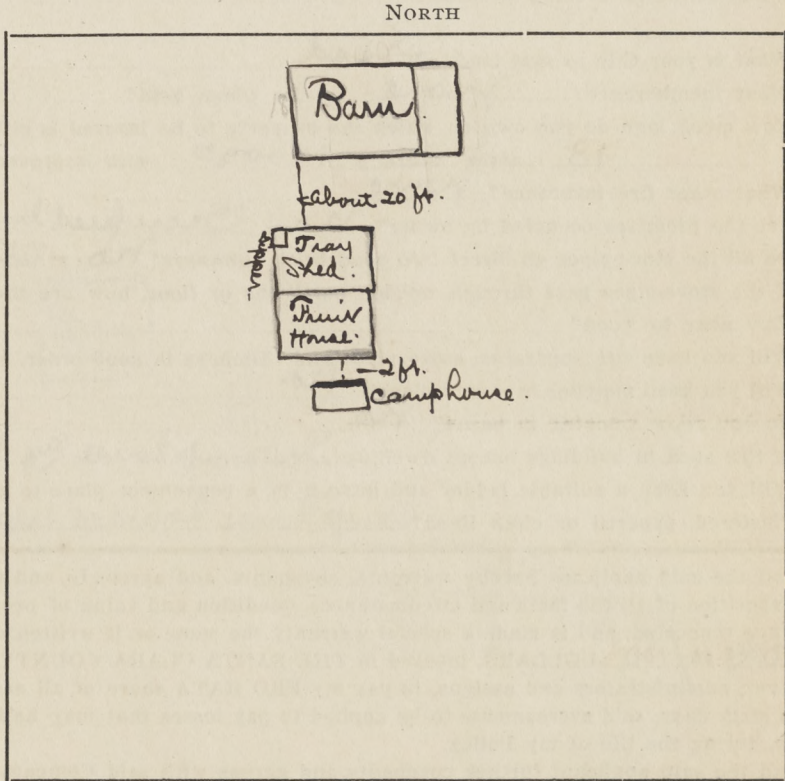
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5085

# APPLICATION

OF

C. W. Haman  
1516 Liberty St.  
Santa Clara Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1450.00  
Expires 4 day of January 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 5.40  
Premium - - - \$ 6.40

Renewal of #2843  
Inspector.

Approved Jan 6 1921  
C. W. Pettit.  
President.  
E. A. Taylor.  
Secretary.



No. 5085. APPLICATION

Rate: 450 @ .40 = 1,80

Of C. W. Haman - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Hundred and Fifty DOLLARS, for the term  
 of three years, from the 4th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>18</u> <del>x 20</del> feet, built 1, now in repair, roof	<u>250</u>	<u>150</u>	
On Barn No. 2 <u>and lean to, 12x18 ft.</u>			
On Tons of Hay			
On			
On Horses			
On <u>2</u> 2-Horse Wagons <u>or Trucks</u>	<u>75</u>	<u>50</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$ on Pump House, \$			
On <u>Fruit House and Trap Shed and Dipper, 20x32 ft.</u>	<u>50</u>	<u>30</u>	
On <u>1000 fruit bags - while in shed -</u>	<u>350</u>	<u>200</u>	
On <u>Camp House, 12x18 ft.</u>	<u>30</u>	<u>20</u>	
On			
Total amount		<u>450</u>	

House and Barn No. 1 being situated on Los Gatos and Santa Clara Road, just beyond the limits of Santa Clara, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
13 acres, worth \$ 10,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? No - Occupied by help in fruit season.
- Do all the stove-pipes go direct into good brick chimneys? No - Stove pipe thru wall into tenacott
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes and occupied.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? In camp house and dipper in fruit season
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Camp house boarded up and down.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 450 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 5.40  
 Total, \$ 6.40

C. W. Haman APPLICANT

Paid - January 26, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

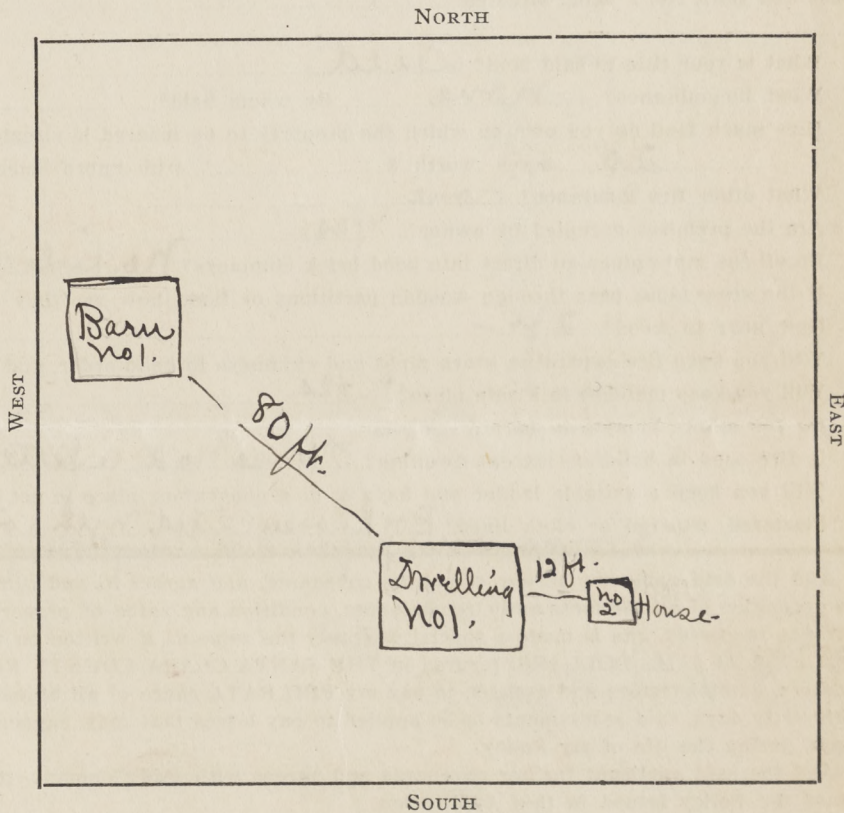
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5086.

# APPLICATION

OF

William Easton  
Liberty  
Route 26,  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$

1391.00

Expires 5 day of

January 1924

Policy Fee

-

-

-

\$

1.00

Rate Fee

-

-

-

\$

10.95

Premium

-

-

-

\$

11.95

Renewal of \$3666.

Inspector.

Approved Jan. 8

1921

President.

Secretary.



# APPLICATION

#5086.

Date: 726 @ 23 = 1.66  
665 " 30 = 1.99  
3.65

Of William Easton - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One thousand three hundred twenty-one DOLLARS, for the term  
of three years, from the fifth day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 story, 20 x 30 feet, built 1881, now in good repair, Shingle roof	400	250	
On wing 1 story, 15 x 20 feet, built 1881, now in " repair, " roof			
On house No. 2, 1 story, 20 x 24 feet, built 1, now in " repair, Shing. roof	150	100	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	400	260	
On Piano	150	90	
On			
On			
On			
All while contained in dwelling Nos. 1 and 2.			
On Windmill and Tank			
On Barn No. 1, 1 story, 40 x 60 feet, built 1900, now in good repair, Shing. roof	750	500	
On Barn No. 2			
On 15 Tons of Hay		90	
On			
On Horses			
On 4 Horse Wagon	150	75	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes in House No. 2 -	40	26	
All while contained in Barn No. 1.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			

Total amount

1391

House and Barn No. 1 being situated on Bodfish Road, opposite Live Oak School about 5 miles West from Gilroy, Santa Clara Co. Cal.  
House and Barn No. 2 being situated in House No. 2 -

- What is your title to said land? Deed
- What incumbrance? none By whom held? none
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 20 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? No, into double metal pipes. Cement bel
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Well
- How near to wood? 2 ft. -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? House no. 2. a kitchen and store room - Tenacotta
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Back house ciled with longed and grooved lumber, 2 rooms in not papered or lining closely tacked. - 2 rooms in not cloth ciled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1391 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of Jan 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.95  
Total, \$ 11.95

William Easton APPLICANT

\$ 11.50 Paid - January 19, 1921  
45 February 10, 1921

Los.  
Canceled  
Nov. 4  
1922.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

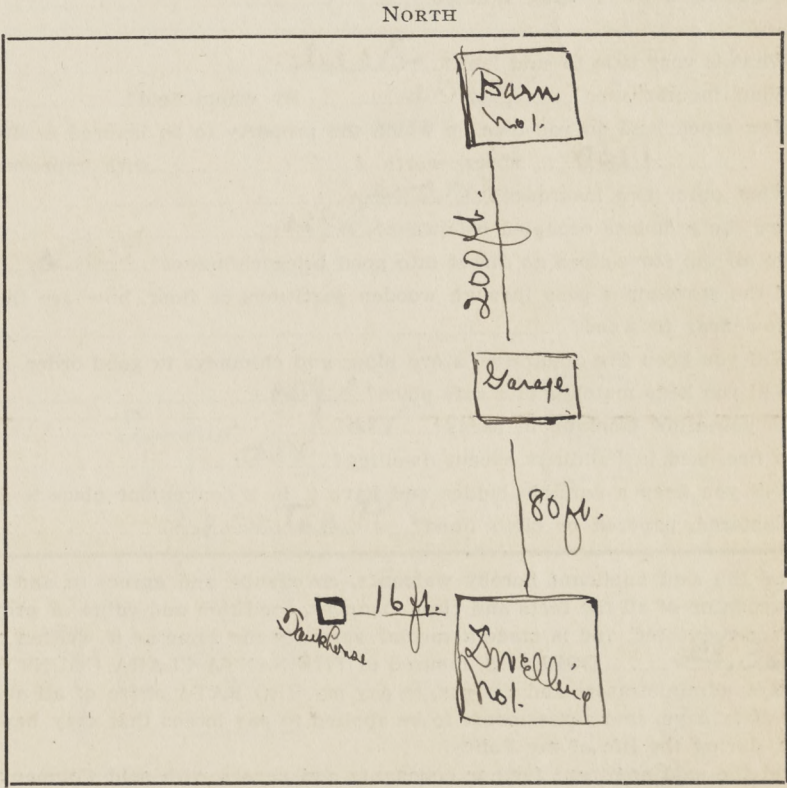
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5087

# APPLICATION

OF

Mr. Edna B. Cudd,

Eupertine Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2965.00

Expires

7 day of January 1924.

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 16.90

Premium

- - \$ 17.90

Renewal of \$3668.

Inspector.

Approved

Jan. 8 1924

E. J. Pettit, President.

Edna A. Taylor, Secretary.



No. 5087.

# APPLICATION

Rate: 2166 @ 15 = 3.24  
799 " 30 = 2.39  
5.63

Of Edward B. Auld, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-nine hundred and fifty-five DOLLARS, for the term  
 of Three years, from the 7th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>18</u> x <u>40</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1 1/2</u> stories <u>18</u> x <u>30</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof	<u>2000</u>	<u>1333</u>	
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> , now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>650</u>	<u>433</u>	
On _____			
On Piano <u>and Book case -</u>	<u>300</u>	<u>200</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house, 24 x 24 ft -</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, _____ stories, <u>44</u> x <u>34</u> feet, built <u>1884</u> , now in <u>good</u> repair, _____ roof	<u>1000</u>	<u>666</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>Garage House (now Garage) 18 x 40 ft -</u>	<u>200</u>	<u>133</u>	
On _____			
On _____			
Total amount	<u>4450</u>	<u>2965</u>	

House and Barn No. 1 being situated on North side of Stevens Creek Road,  
1 1/2 miles from Cupertino, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Seed.
- What incumbrance? none. By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
140 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 2965.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heir executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 16.90

Total, \$ 17.90

Paid - January 6, 1921

Edward B. Auld APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

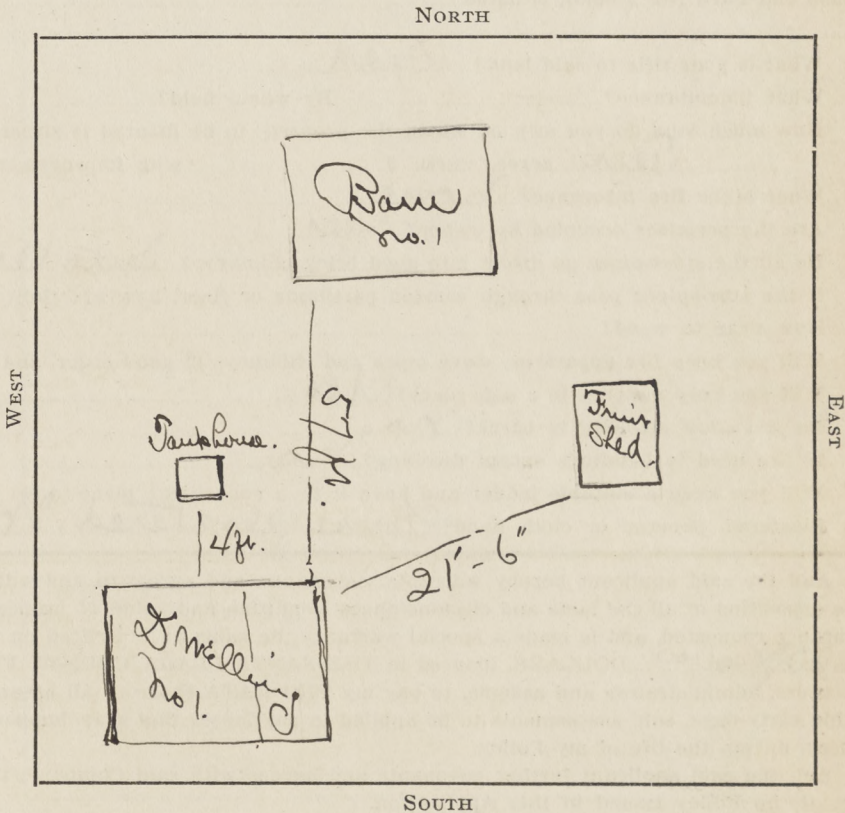
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5088.

# APPLICATION

OF

*A. Huckle,*  
*Samuel* *Norman and*  
*Box 419,* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *1660.00*  
Expires *7* day of *January* 192*4*.  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *14.30*  
Premium - - - \$ *15.30*

*Renewal of \$670.*  
Inspector.

Approved *Jan. 6* 192*4*  
*C. F. Pettit,* President.  
*John A. Taylor,* Secretary.



No. 5088.

# APPLICATION

Rate: 1030 @ 25 = 257  
630 " 35 = 217  
477

Of A. Huckle, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Sixty DOLLARS, for the term  
 of Three years, from the 7th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story of <u>28'6"</u> x <u>34'6"</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> story of <u>14'6"</u> x <u>20</u> feet, built <u>1903</u> , now in " repair, " roof			
On house No. 2 <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in " repair, " roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>200</u>	<u>130</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>1</u> stories, <u>22</u> x <u>31</u> feet, built <u>1</u> , now in " repair, " roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>5</u> Tons of Hay	<u>100</u>	<u>35</u>	
On			
On <u>1</u> Horse	<u>150</u>	<u>100</u>	
On <u>1</u> Horse Wagon <u>Truck</u>	<u>85</u>	<u>55</u>	
On <u>1</u> Horse Spring Wagon	<u>50</u>	<u>25</u>	
On <u>1</u> Horse Buggy <u>(Kelp)</u>	<u>40</u>	<u>25</u>	
On Horse Phaeton			
On			
On Harness and Robes - <u>2 sets harness</u>	<u>75</u>	<u>50</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>65</u>	<u>100</u>	<u>65</u>	
On <u>300</u> fruit <u>Shed</u> , <u>12</u> x <u>16</u> ft.	<u>120</u>	<u>60</u>	
On <u>150</u> " <u>boxes</u> , " " "		<u>15</u>	
On			
Total amount		<u>1660</u>	

House and Barn No. 1 being situated on Hall Tract, North side of Normwood Ave., 3/4 of a mile East from White Road, near San Jose, Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Deer acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? House plastered. King is papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1660 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 14.30  
 Total, \$ 15.30

A. Huckle APPLICANT

Paid - January 12, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

SOUTH

EAST

No 5089

## APPLICATION

OF

Clement Schuh,  
Route 2-Box 59,  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2100.00  
Expires 8 day of January 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 7.35  
Premium - - - \$ 8.35

C. J. Pettit,  
Inspector.

Approved Jan. 8, 1921  
C. J. Pettit,  
President.  
Ella D. Taylor,  
Secretary.



Not in Classification Book.

No. 5089.

Date: 2100 @ 35¢ 7.35

# APPLICATION

Of Clement Schuch, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty one hundred DOLLARS, for the term  
of one years, from the 8<sup>th</sup> day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>35 Tons of Dried Prunes, about 1/2 in Barn</u>	<u>4200.</u>	<u>2100.</u>	<u>00</u>
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2100</u>	

House and Barn No. 1 being situated South Side Stevens Creek Road  
about 3/4 miles West of San Jose,

House and Barn No. 2 being situated

1. What is your title to said land?
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
acres, worth \$ with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner?
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2100 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.35  
Total, \$ 8.35

Clement Schuch APPLICANT.  
Per Jos a Schuch

Paid - January 22, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

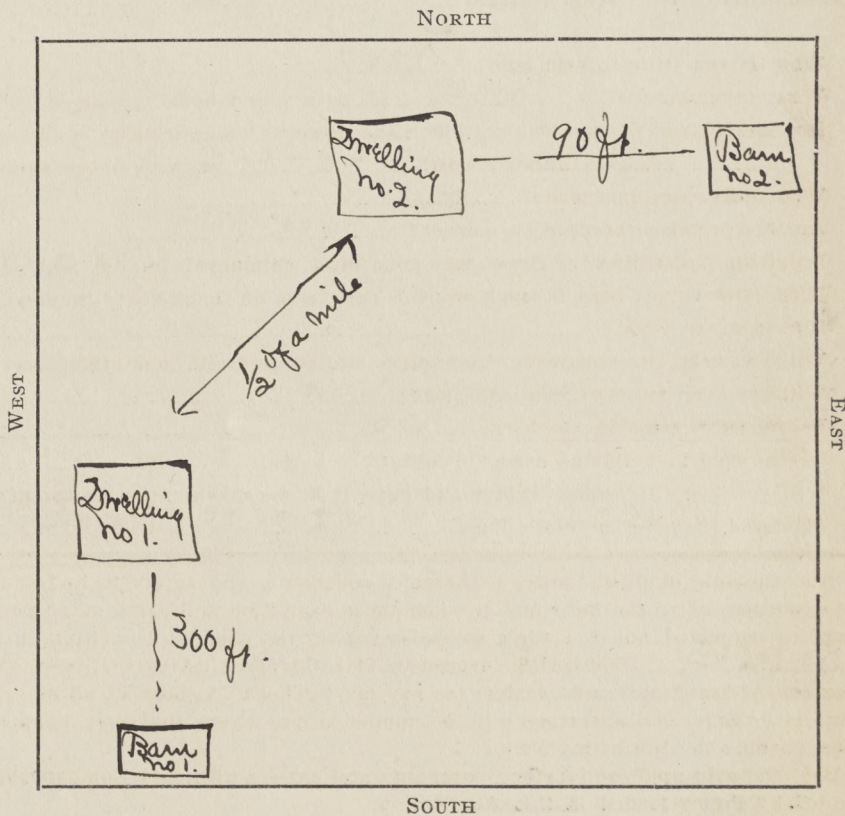
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Sent to Atty H. G. Hall*



No. 5090

# APPLICATION

OF

Mrs. Edna Briggs Villanov  
San Jose, Santa Clara County, Cal.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3014.00

Expires 10 day of January 1922.

Policy Fee - - \$ 7.00

Rate Fee - - \$ 6.60

Premium - - \$ 7.60

Renewal of # 3647.  
Inspector.

Approved Jan 10 1921

C. J. Pettit, President.

Ella G. Taylor, Secretary.



# APPLICATION

Of Edna Briggs Williams, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three thousand and Fourteen DOLLARS, for the term  
 of one year, from the tenth day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>20</u> x <u>30</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	2500	1666	
On wing <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On <u>  </u> <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On house No. 2, <u>1</u> stories <u>35</u> x <u>20</u> feet, built <u>1885</u> , now in <u>good</u> repair, <u>Shing</u> roof	1425	282	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1000	666	
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>  </u>			
On Barn No. 1, <u>  </u> stories, <u>28</u> x <u>50</u> feet, built <u>  </u> , now in <u>  </u> repair, <u>Shing</u> roof	300	200	
On Barn No. 2 <u>40</u> x <u>30</u> feet	300	200	
On <u>  </u> Tons of Hay <u>  </u>			
On <u>  </u>			
On <u>  </u> Horses <u>  </u>			
On <u>  </u> Horse Wagon <u>  </u>			
On <u>  </u> Horse Spring Wagon <u>  </u>			
On <u>  </u> Horse Buggy <u>  </u>			
On <u>  </u> Horse Phaeton <u>  </u>			
On <u>  </u>			
On Harness and Robes <u>  </u>			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	3014		

House and Barn No. 1 being situated on Story Road, in Mt. Pleasant District  
Seven miles from San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated   

- What is your title to said land? Lease
- What incumbrance? 7000.00 By whom held? Garden City Bank and Trust Co.
- How much land do you own on which the property to be insured is situated, and what is its value? 122 acres, worth \$ 30000.00 with improvements. Lozpayable
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes, and one masonry patent flue
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth close tacked; Ceiled above

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3014.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.60  
 Total, \$ 7.60

Edna Briggs Williams APPLICANT

Paid - January 8, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

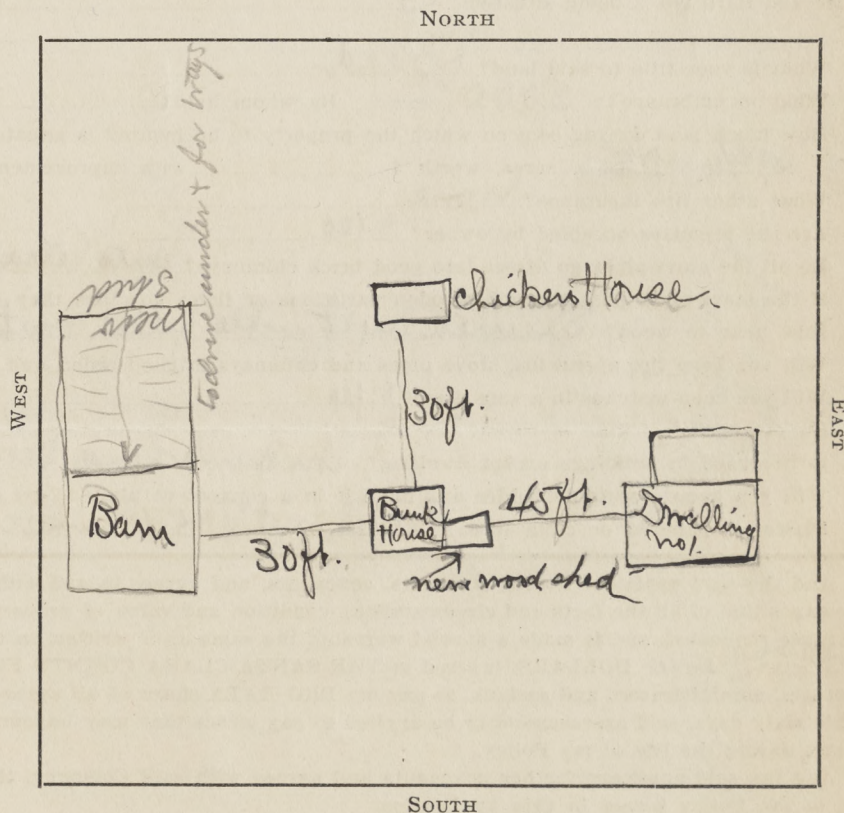
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5091.

## APPLICATION

OF

Mrs. Mary E. Shary

Liberty Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1128.00

Expires 15 day of January 1921.

Policy Fee - - - \$ 1.00

Extra Rate Fee - - - \$ 9.50

Premium - - - \$ 10.50

Renewal of 3669.

Inspector.

Approved, Jan 14 1921

E. J. Pettit

President.

Edna A. Taylor

Secretary.



#5091.

Rate: 598@23= 137  
150 " 25= 37  
380 " 40= 142  
316.

## APPLICATION

Of Mary E. Shay. - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eleven Hundred and Twenty-eight DOLLARS, for the term  
 of Three years, from the 10th day of January 1921; if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>16</u> x <u>32</u> feet, built <u>1909</u> , now in repair, <u>Shing.</u> roof	550	366	
On wing <u>1</u> stories, <u>16</u> x <u>10</u> feet, built <u>1909</u> , now in repair, <u>Shing.</u> roof			
On house No. 2, <u>1</u> stories, <u>14</u> x <u>26</u> feet, built <u>1911</u> , now in repair, <u>Shing.</u> roof	225	150	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	350	232	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>16</u> x <u>28</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing.</u> roof	250	166	
On Barn No. 2			
On <u>5</u> Tons of Hay	66	40	
On <u>1</u> Horses	100	66	
On <u>1</u> Horse Wagon	87	18	
On Horse Spring Wagon			
On <u>1</u> Horse Buggy	75	50	
On Horse Phaeton			
On Harness and Robes	60	40	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		1128	

House and Barn No. 1 being situated on the Watsonville Road, Six and one-half  
miles from Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 5000.00 By whom held? Mrs. F. M. Shay
- How much land do you own on which the property to be insured is situated, and what is its value?  
29.92/100.00 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into terracotta lined gal. iron and cement.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? All pass thru side walls.
- How near to wood? Secured by timber filled with cement. - 2 in. from wood
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? In bunk house. Secured same as dwelling.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Ceiled with Tongue & Groove - 1 cloth lined bed room.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1128 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of January 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.50  
 Total, \$ 10.50

Paid - January 13 - 1921. (check)

Mary E. Shay APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

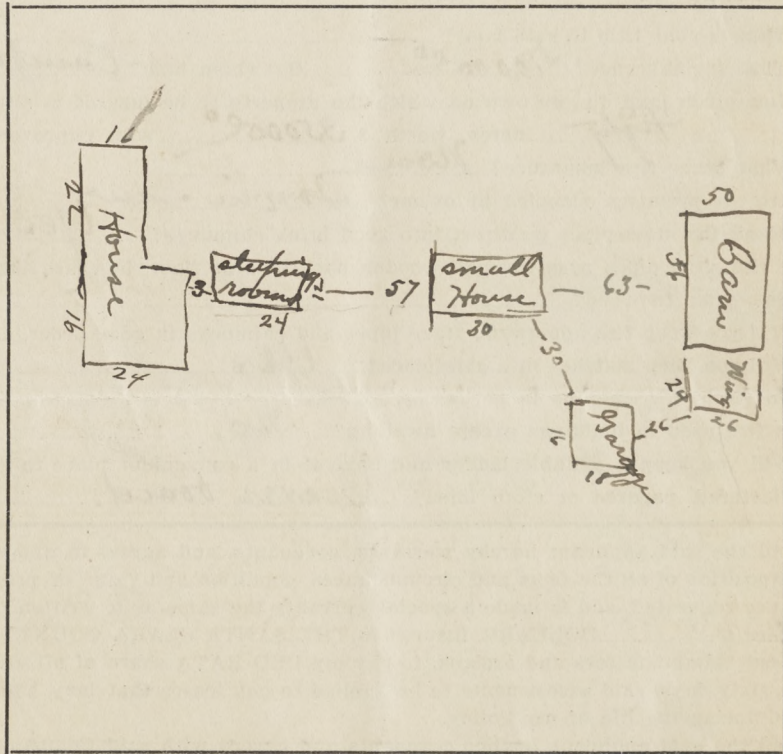
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



Fill out diagram

No. 5092.

# APPLICATION

OF

A. E. Wood  
Jessie P. Wood

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2505.00

Expires 11 day of January 1921

Policy Fee

\$ 7.00

Rate Fee

\$ 18.05

Premium

\$ 19.05

Inspector.

J. W. Carl

Approved

January 14, 1921

President.

C. P. Pettit

Secretary.

Ella A. Taylor



*Jessie P. Wood.*

No. 5092.  
**APPLICATION**

Rate: 1000 @ 15 = 15.00  
1505 \* 30 = 45.15  
6.01

Of *A. E. Wood* *Campbell* Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of *2505<sup>00</sup>* DOLLARS, for the term  
of *three* years, from the *11<sup>th</sup>* day of *January* 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <i>2</i> stories <i>16 x 24</i> feet, built <i>1912</i> , now in <i>gd</i> repair, <i>shg</i> roof	<i>1500</i>	<i>1000</i>	
On wing <i>1</i> stories <i>16 x 22</i> feet, built <i>1912</i> , now in <i>gd</i> repair, <i>shg</i> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <i>2</i> stories <i>50 x 56</i> feet, built <i>1912</i> , now in <i>gd</i> repair, <i>shg</i> roof	<i>750<sup>00</sup></i>	<i>100</i>	
On Barn No. 2 <i>Wing 24 x 26</i>			
On <i>8</i> Tons of Hay	<i>200</i>	<i>80</i>	
On <i>Waller's Tractor 15-30 h.p. and tractor tools</i>	<i>250<sup>00</sup></i>	<i>800</i>	
On Horses			
On <i>two</i> Horse Wagon <i>3 bu cap. good condition</i>	<i>100</i>	<i>50</i>	
On Horse Spring Wagon	<i>38</i>	<i>25</i>	
On <i>1</i> Horse <i>Mowing machine</i>			
On <i>one</i> Horse <i>Sulkey plow, Corn planter &amp; Walking plow</i>	<i>38</i>	<i>25</i>	
On			
On Harness and Robes <i>1 double + 1 single work harness. Double driving harness</i>	<i>40</i>	<i>25</i>	
All while contained in Barn No. 1			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount.	<i>5166<sup>00</sup></i>	<i>2505<sup>00</sup></i>	

House and Barn No. 1 being situated *on E. side of Marcella Ave. near Hot Springs road about 3 mi N.E. of border of Gilroy.*  
House and Barn No. 2 being situated

- What is your title to said land?
- What incumbrance? *\$1000<sup>00</sup>* By whom held? *Campbell Branch of Garden City Bank*
- How much land do you own on which the property to be insured is situated, and what is its value? *Eight* acres, worth *\$35000<sup>00</sup>* with improvements. *Loss payable*
- What other fire insurance? *None*
- Are the premises occupied by owner? *Don't live there*
- Do all the stove-pipes go direct into good brick chimneys? *Yes*
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*
- Will you keep matches in a safe place? *Yes*
- Do you allow smoking in barns? *No*
- Is fire used in buildings except dwelling? *No*
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*
- Plastered, papered or cloth lined? *Beaver board*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *2505<sup>00</sup>* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *4* day of *Jan* 1921

Policy Fee, \$ *1.00*

Rate Fee, \$ *18.05*

Total, \$ *19.05*

*A. E. Wood.*

*Jessie Helen Wood*

APPLICANT

*Paid - January 14 - 1921*



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

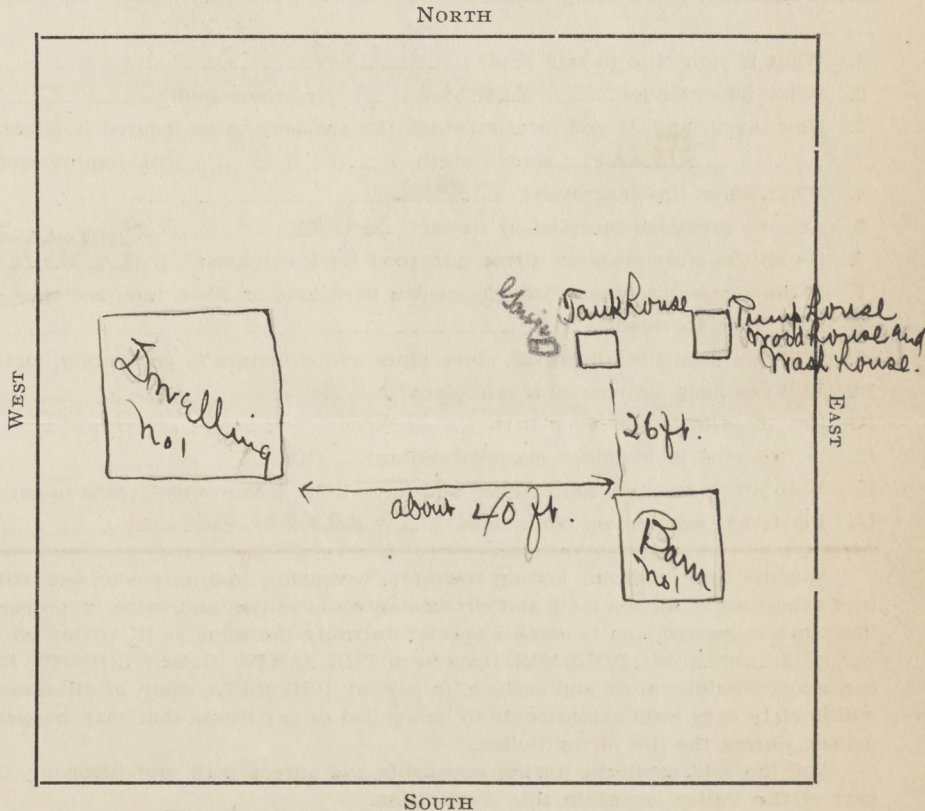
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5093

# APPLICATION

OF

M. J. Farrington

Hicks Ave 2405

San Jose Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 7500.00

Expires 11<sup>th</sup> day of January 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 30.15

Premium

\$ 31.15

Inspector

G. M. Cherry

Approved

Jan 14

1924

President

J. C. P. P. P.

Secretary

E. A. Taylor



No. 5093.

# APPLICATION

Rate:  $3800 @ 20 = 760$   
 $700 " 80 = 560$   
 $70.05$

Of M. J. Farrington - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Five Hundred -DOLLARS, for the term  
 of Three years, from the 11th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>33</u> x <u>36</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>6000</u>	<u>3000</u>	
On wing <u>1</u> stories, <u>12</u> x <u>45</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Single</u> roof			
On <u>Enclosed Porch</u> , <u>12</u> x <u>14</u> feet.			
On house No. 2, <u>1</u> stories, <u>16</u> x <u>36</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Piano</u> .	<u>1200</u>	<u>800</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u> .	<u>150</u>	<u>300</u>	
On Barn No. 1, <u>1</u> stories, <u>16</u> x <u>36</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage</u> .	<u>150</u>	<u>100</u>	
On			
On			
Total amount		<u>4500</u>	

*Expired - Jan 11 1924.  
 Renewed - 6605.*

House and Barn No. 1 being situated on East side of Hicks Avenue, about  
Four miles South-West of San Jose, Santa Clara Co., Cal  
 House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Basement heater; steel flue (terra-cotta inside)  
outside of dwelling - Bracket brick in kitchen
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 30.15  
 Total, \$ 31.15

Paid - January 22, 1921.

M. J. Farrington APPLICANT



No. 5094.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

# APPLICATION

OF

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with  
Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling. If near Barn, rate with Barn.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings detached: Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
\$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

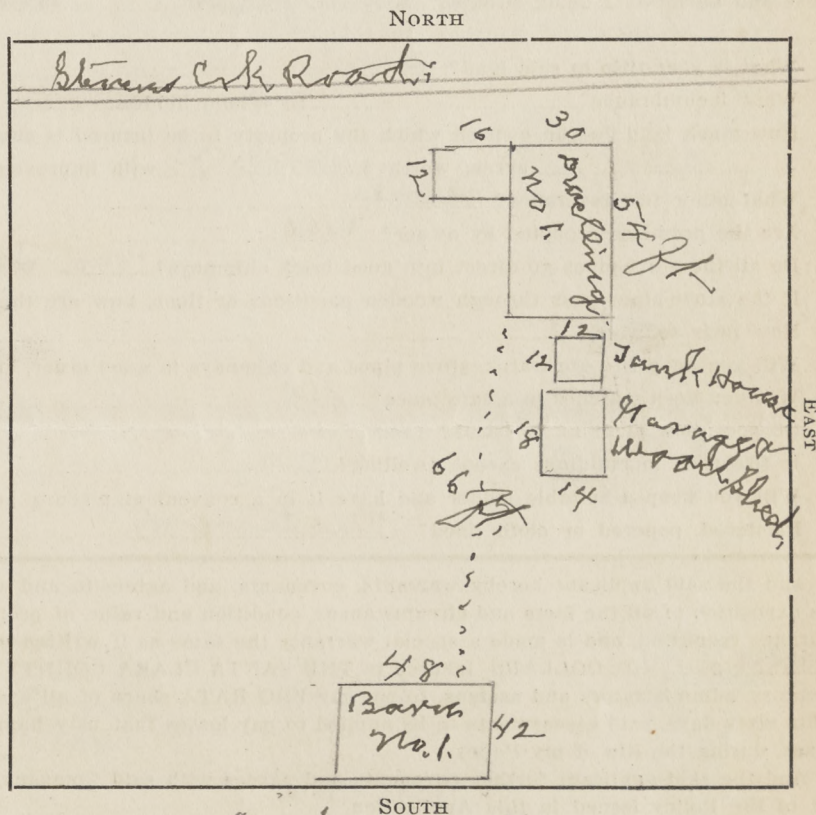
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

Shedding  
enclosed

Shed  
Enslaved

300 or more yards

4 or 500 yds.



# 5094 Rate: 2030 @ 18 = 365 2470 @ 30 = 741 1106 APPLICATION

Of Clement Schuch, - San Jose, Route Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty five hundred DOLLARS, for the term  
 of 3 years, from the 1st day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories <u>54 x 30</u> feet, built <u>1890</u> now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>16</u> stories <u>16 x 12</u> feet, built <u>1914</u> now in <u>good</u> repair, <u>Shingle</u> roof	3000	1930	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank & Tank House	150	100	
On Barn No. 1, 1 stories <u>42 x 48</u> feet, built <u>1890</u> now in <u>fair</u> repair, <u>Shingle</u> roof	800	500	
On Barn No. 2 <u>Built in part for house, used as fruit &amp; stone house</u>	1600	800	
On Tons of Hay			
On <u>Garage &amp; Wood Shed</u>	150	100	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>600</u> , <u>50 H.P. motor</u> , on Pump House, \$ <u>500</u>	1100	650	
On <u>1200 Trays, New, 1000 in Barn</u> and } <u>2000 " " " "</u>	1200	420	
On			
On			
On			
Total amount		4600	00

Expired - Jan. 11, 1924.  
 Renewed 6600

House and Barn No. 1 being situated on the Stevens Creek Road between the  
San Jose and Los Gatos Road and the Santa Clara and Los Gatos Road, about 3 1/2  
 House and Barn No. 2 being situated same farm miles West of San Jose, S.C. Co. Cal.

- What is your title to said land? Deed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2.2 acres, worth \$ 40000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? no Terra cotta.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Terra cotta.
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 33.15  
 Total, \$ 34.15

Paid - Jan. 22, 1921 Per Clement Schuch APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

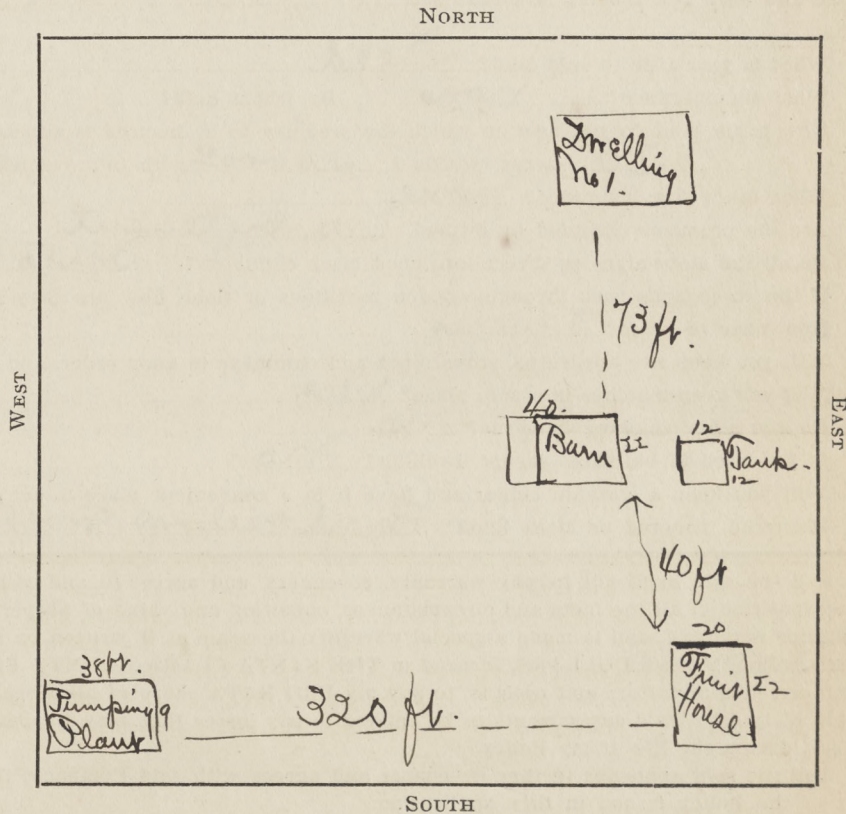
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c. on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



NORTH

SOUTH

No. 5095

# APPLICATION

OF

Mr. Edith A. Turner  
742 Jefferson St.  
Santa Clara, Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1200.00  
Expires 12 day of January 1924.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 9.00  
Premium - - \$ 10.00

Renewal of #3683.  
Inspector.

Approved Jan 8" 1924.

E. A. Taylor  
President.

E. A. Taylor  
Secretary.



# APPLICATION

Rate: 500 @ 18 = 90  
700 " 30 = 210  
300

Of Edith A. Parmer, Santa Clara Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred DOLLARS, for the term  
of Three years, from the 12th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>26</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>750</u>	<u>500</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____	<u>150</u>	<u>100</u>	
On Barn No. 1, _____ stories, _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ <u>600.00</u> , on Pump House, \$ <u>150.00</u>	<u>750</u>	<u>500</u>	
On <u>Print House, 22 x 30</u>	<u>150</u>	<u>100</u>	
On _____			
On _____			
Total amount _____		<u>1200</u>	

*Exp. paid - Jan. 12, 1921  
Renewed - 6607*

House and Barn No. 1 being situated on ranch on Hollenbeck Avenue,  
Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ 20,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, by tenant
- Do all the stove-pipes go direct into good brick chimneys? into terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured? thru cement block
- How near to wood? 2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Board ceilings, walls papered on boards

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twelve Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

Paid - Jan. 7, 1921

Edith A. Parmer

APPLICANT



ATION

Post Office,

nty, Cal.

January 1926

160

\$ 22.50

\$ 23.50

Inspector.

144" 1924

President.

Secretary.

# NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

Crawfordsville, Ind.,  
December 1st, 1921.

Santa Clara Co. Fire Insur. Co.,  
E. T. Pettit, President,  
Porter Bldg.,  
San Jose, California.

My dear Mr. Pettit:-

I am wondering if you could furnish us your last annual statement. By getting such a statement from all of the members of this Association it gives us some line on the work they are doing and what is better still, it furnishes us the data for an estimate as to what the mutuals are doing. It has been estimated, and I think quite correctly, that during the last five years mutual insurance has almost doubled in the United States.

Furthermore these annual statements furnish us the basis of making out statements of annual dues and help us to keep in closer touch with our members than otherwise we could do. It is interesting to note in this connection that complete mutual figures and statistics are not available. At the best the only thing we can do is to make an estimate. The more reports that we have the more nearly correct the estimate will be.

We are hoping to increase our membership to one thousand by the time of the next annual convention. At the present there are 640 companies that are members. Perhaps you know of some good mutual that ought to be in who is out and it may be that your influence will bring it in.

Trusting that we may hear from you soon, with any good word that you may have to offer, we beg to remain

Yours very truly,

*Harry P. Cooper*  
Secretary.



SOUTH



# APPLICATION

5095

Rate: 500 @ 18 = 90  
700 " 30 = 210  
300

Of Edith A. Parmer, Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred DOLLARS, for the term  
of Three years, from the 12th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>46</u> x <u>36</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>750</u>	<u>500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>600.00</u> , on Pump House, \$ <u>150.00</u>	<u>750</u>	<u>500</u>	
On <u>Print House</u> , <u>22x30</u>	<u>150</u>	<u>100</u>	
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>1200</u>	

*Exp. paid - Jan. 12 1924  
Renewed - 6/6/07*

House and Barn No. 1 being situated on ranch on Hollenbeck Avenue,  
Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ 20,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, by tenant
- Do all the stove-pipes go direct into good brick chimneys? into terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Three cement blocks
- How near to wood? 2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Board ceilings, walls papered on boards

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twelve Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

Edith A. Parmer

APPLICANT

Paid - Jan. 7. 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

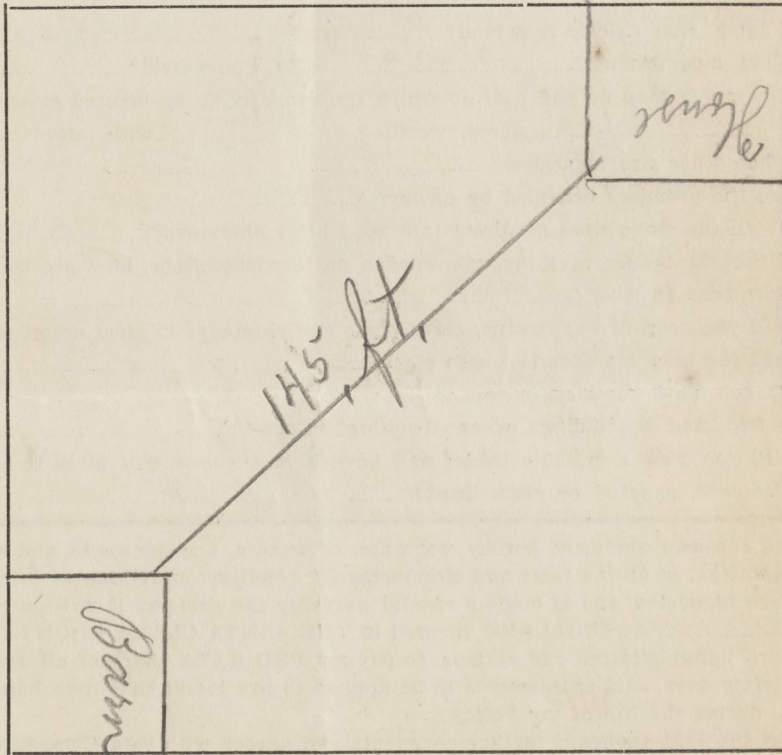
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5096

# APPLICATION

OF

*E. D. Whipple*  
*Campbell* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3000

Expires 12 day of January 1926

Policy Fee - - \$ 1.00

Rate Fee - - \$ 22.50

Premium - - \$ 23.50

Inspector.

Approved Jan. 14" 1926

President.

Secretary.



No. 5096 Rate 3000 @ 15 = 450  
**APPLICATION**

Of G. A. Whipple Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand DOLLARS, for the term  
of 5 years, from the 12th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>32</u> x <u>50</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5000</u>	<u>2500</u>	
On wing <u>42500-</u> stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>5000</u>		<u>500</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount <u>3000-</u>		<u>3000</u>	

House and Barn No. 1 being situated Legatus & San Jose Road 7 miles South Campbell  
Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Owner - Deed.
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 10000-  
7 1/2 acres, worth \$ 15000 with improvements.
4. What other fire insurance? None - Barn under #
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? 2 ft
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plaster

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use; and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of January 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 22.50  
Total, \$ 23.50

Paid - January 22, 1921.

G. A. Whipple APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

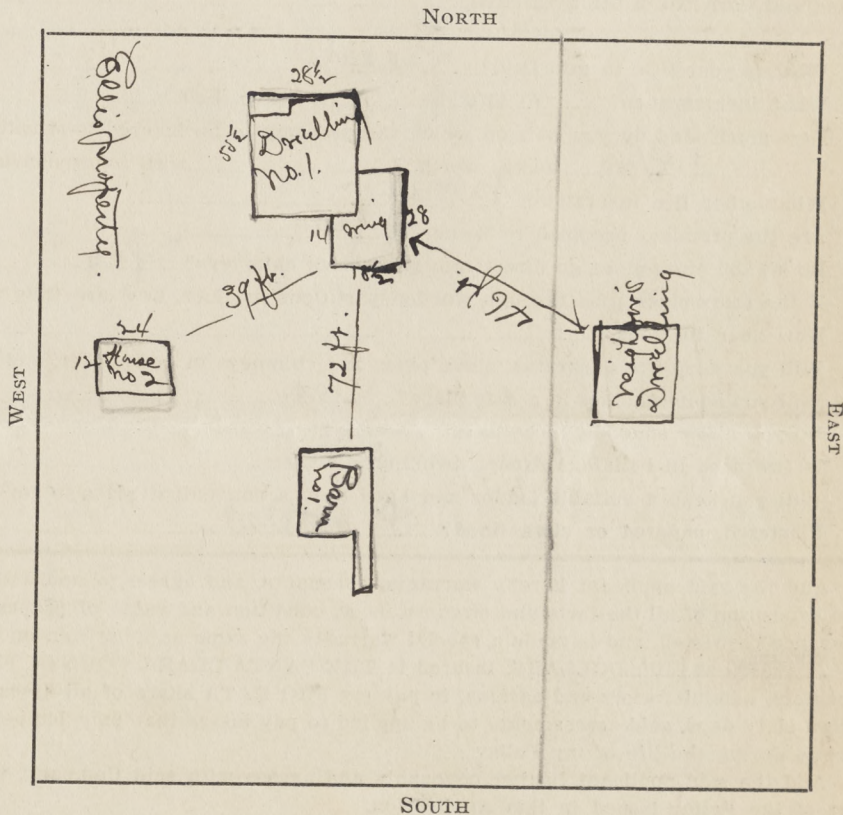
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5097

# APPLICATION

OF

Robert Collins  
469 East Pine Ave  
San Jose, Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2875.00

Expires 12 day of January 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 21.95

Premium - - \$ 22.95

Renewal of #3681

Inspector.

Approved Jan. 20 1924

President.

Secretary.



No. 5097.

Rate: 27 1/2 @ 25 = 6.85  
33 " 85 = .46

## APPLICATION

Of Robert Ellis SAN JOSE, CAL., Aug. 30 - 1922The Santa Clara County Fire Insurance Company, Inc. the property described in  
fire, for aid by gift of deed  
of the Having purchased of Robert EllisIt is under Policy No. 5097 in the Santa Clara County Fire Insurance Company, and the said Policy  
property having been assigned to me by said Robert EllisI hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.On dwelling Signed Esther B. Ellis  
On W  
On W  
On house No. 2 - 1 stories 12 x 26 feet, built 1912, now in repair  
On house old furniture including Beds, Library, Wearing Apparel, Paintings, etc.  
W and ProvisionsOn W  
On Piano Rate 1 - Box 435.  
On W  
On W  
On WOn W  
On W  
On W  
On WAll while contained in dwelling No. One  
On Windmill and Tank 100 66.  
On Barn No. 1, 1 1/2 stories, 25 x 31 feet, built 1910, now in repair, roof 100 66.  
On Barn No. 2 Ring 18 x 50 ft.On Tons of Hay  
On Horses  
On Horse Wagon  
On Horse Spring Wagon  
On Horse Buggy  
On Horse Phaeton  
On Harness and Robes  
All while contained in Barn No. OneOn Pumping Plant, \$ 2875, on Pump House, \$ 200  
On W  
On W  
On W  
On WTotal amount 2875  
House and Barn No. 1 being situated on Pine Avenue, near Lincoln Avenue  
in the Willows District, Santa Clara Co., Cal. 2675.House and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated WHouse and Barn No. 2 being situated W

## Application for Additional Insurance

Rate: 807 @ 25 = 201  
318 " 35 = 111  
312I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 5097 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 5097

Valuation	Am't Insured
On Dwelling <u>No. 1</u> When Built? <u>1903</u> Dimensions <u>25 x 31</u> Condition <u>Good</u>	540
On Barn <u>No. 2</u> When Built? <u>1910</u> Dimensions <u>25 x 31</u> Conditions <u>Good</u>	217
On <u>Furniture</u>	184
On <u>mill &amp; Tank</u>	50
On <u>W</u>	134
On <u>W</u>	
On <u>W</u>	

Amount Ins., \$ 1125.00 Premium, \$ 9.35 Paid Jan. 25, 1921. Survey, \$ — Total, \$ —Dated this twentieth day of January 1921Agent Robert Ellis Applicant Robert EllisPremium: 9.35Total, \$ 1125.00

Paid - January 12, 1921.

Reported: Dwelling insured for electric lights  
Sept. 15, 1922.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

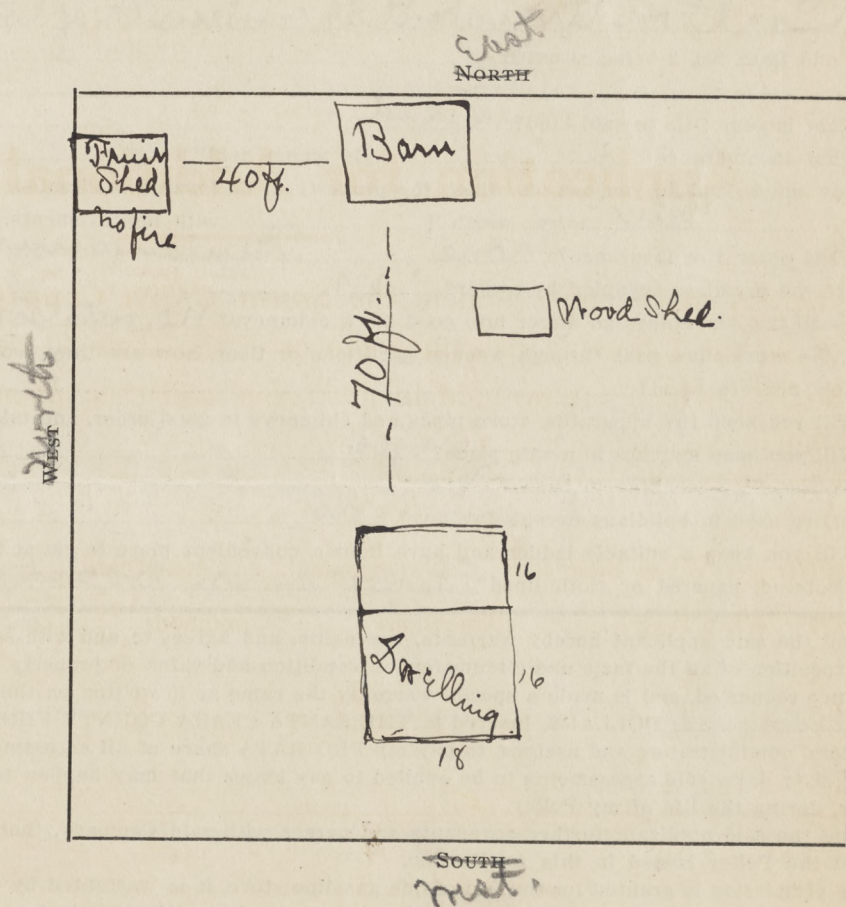
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5098.

# APPLICATION

OF

Mr. E. R. Austin  
Route - A Bx 52  
Los Galos.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 200  
Expires 12 day of January 1923.  
Policy Fee - - - \$ 1.00  
2 yrs Rate Fee - - - \$ 75  
Premium - - - \$ 1.75

H. C. Brandenburg  
Inspector.

Approved Jan. 14 1921  
C. P. O. Hitt  
President.

Ella A. Taylor.  
Secretary.



No. 5097. Rate:  $27\frac{1}{3} @ .25 = 6.85$   
 $32 \times .35 = 11.20$   
 $6.85 + 11.20 = 18.05$   
 $18.05 \div 7.31 = 2.46$

# APPLICATION

Of Robert Ellis - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Eight Hundred Seventy Five DOLLARS, for the term  
 of Three years, from the 12th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>55</u> x <u>28</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3700</u>	<u>2460</u>	
On wing <u>1</u> stories <u>18</u> x <u>24</u> feet, built <u>1912</u> now in " repair, " roof			
On house No. 2 <u>1</u> stories <u>12</u> x <u>24</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>125</u>	<u>83</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano			
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>100</u>	<u>66</u>	
On Barn No. 1, <u>1</u> stories <u>25</u> x <u>31</u> feet, built <u>1910</u> , now in " repair, " roof	<u>100</u>	<u>66</u>	
On Barn No. 2 <u>Shing</u> <u>18</u> x <u>50</u> ft.			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2875</u>	

House and Barn No. 1 being situated on Pine Avenue, near Lincoln Avenue  
in the Willows District, Santa Clara Co. Cal. 2675  
 House and Barn No. 2 being situated

What is your title to said land? Seed  
 What incumbrance? none By whom held?  
 How much land do you own on which the property to be insured is situated, and what is its value?  
1 4/10 acres, worth \$ with improvements.  
 What other fire insurance? none  
 Are the premises occupied by owner? Yes  
 Do all the stove-pipes go direct into good brick chimneys? Yes  
 If the stove-pipes pass through wooden partitions or floor, how are they secured?  
 How near to wood?  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
 Will you keep matches in a safe place? Yes  
 Do you allow smoking in barns? no  
 Is fire used in buildings except dwelling? no  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
 Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2875 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of January 1921

Policy Fee, \$ 1.00  
 State Fee, \$ 21.95  
 Total, \$ 22.95

Robert Ellis

APPLICANT

Paid - January 12, 1921.

Reported: Smalling moved gas electric lights Sept 15, 1922.

Cancelled Nov. 15, 1922.

Expired - Jan 12, 1924  
 Renewed - 6608

man tenant in House no. 2.

Terra-cotta in House no.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

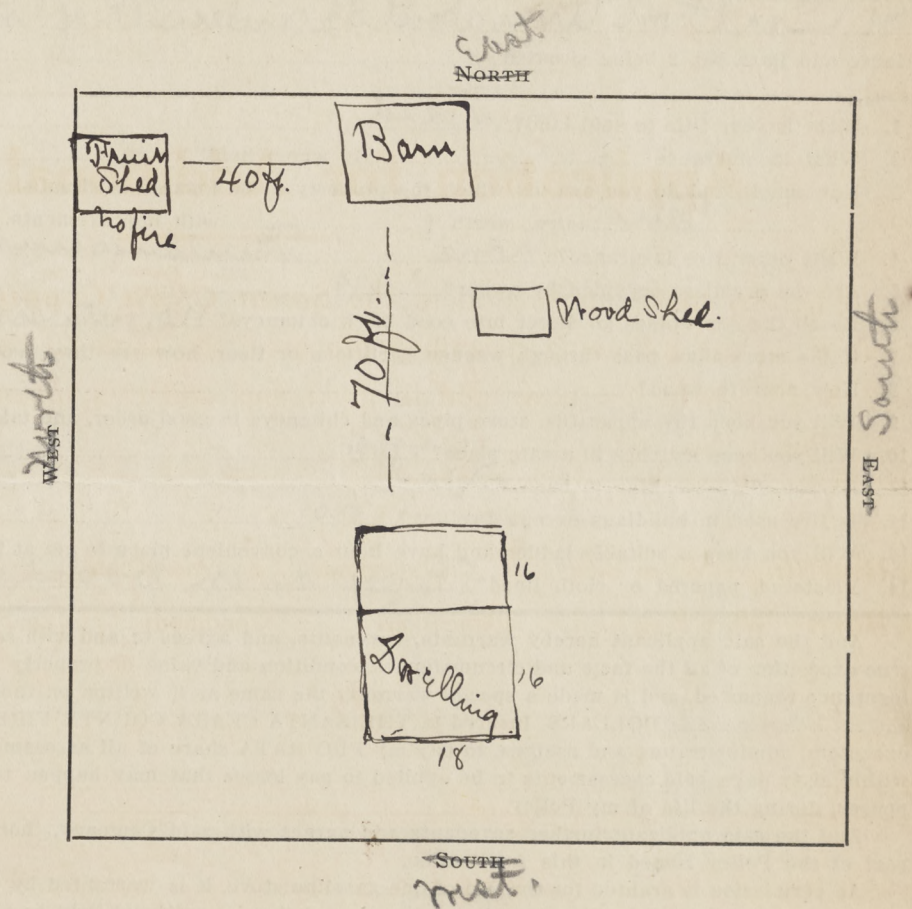
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



President.

Ella A. Taylor

Secretary



# APPLICATION

5098

Rate: 200 @ 18 = 36

Mrs. E. R. Austin - Los Gatos - Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of Two Hundred DOLLARS, for the term of 2 years, from the 12<sup>th</sup> day of January 1921, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy #4466.			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On Barn No. 2			
On ..... Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount		200	

Expired Jan. 12, 1923 -  
Renewed - #

House and Barn No. 1 being situated on South-East corner of National Ave. and Carlton Ave., about 3 1/2 miles S.W. of town of Campbell, S.C. Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed -
- What incumbrance? 6000 By whom held? H.E.B., 3000 W.H. Hirst 3000
- How much land do you own on which the property to be insured is situated, and what is its value? One acres, worth \$..... with improvements.
- What other fire insurance? none - Buildings under #4466.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta flue thro roof.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Papered on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31<sup>st</sup> day of December 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ .75  
Total, \$ 1.75

Mrs E. R. Austin APPLICANT

Paid - January 28, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

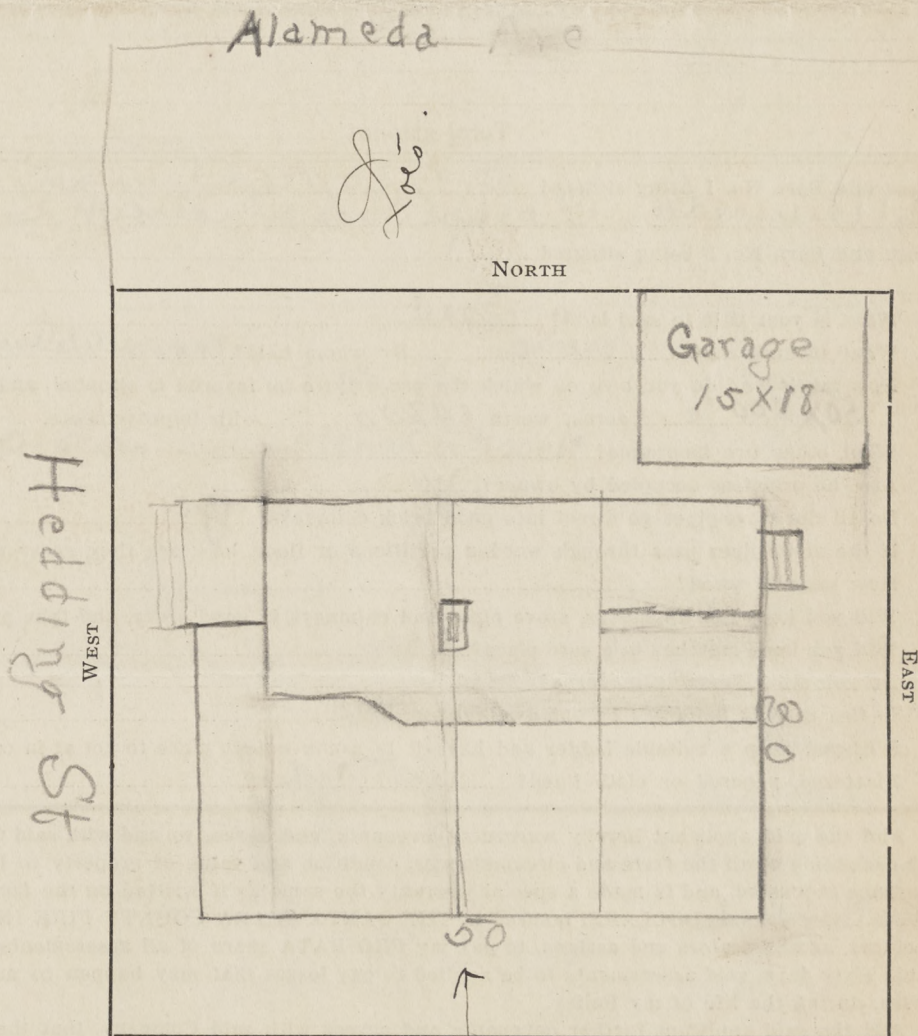
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Mrs Barker's Dwelling -  
3000.00 in this Company.

No. 5099.

# APPLICATION

OF

J. M. Coleman

San Jose. Post Office,  
830 Hedding St.  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 12 day of January, 1921.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.25

Premium - - \$ 12.25

Garby McChesney  
Inspector.

Approved Jan. 10, 1921

E. J. Pettit  
President.

Edna Q. Taylor  
Secretary.



3 ✓

5099

Rate: 1500 @ 25 = 375

APPLICATION

Of J. M. Coleman San Jose, Cal. Oct. 14 1922

The Santa Clara County Fire Insurance Company  
fire, for the sum of Five Hundred Dollars, Insured in J. M. Coleman the property described in  
of the Policy No. 5099 in the Santa Clara County Fire Insurance Company, and the said Policy  
It is understood that the said property is not being assigned to me by said J. M. Coleman

properly I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

On dwelling one story, one feet, built one year, now in good repair, one roof  
On one story, one feet, built one year, now in good repair, one roof  
On one story, one feet, built one year, now in good repair, one roof  
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver  
and Provision

On one story, one feet, built one year, now in good repair, one roof  
On Piano one story, one feet, built one year, now in good repair, one roof  
On one story, one feet, built one year, now in good repair, one roof  
On one story, one feet, built one year, now in good repair, one roof

All while contained in dwelling No. one

On Windmill and Tank one story, one feet, built one year, now in good repair, one roof

On Barn No. 1, one stories, one feet, built one year, now in good repair, one roof

On Barn No. 2 one story, one feet, built one year, now in good repair, one roof

On one Tons of Hay one story, one feet, built one year, now in good repair, one roof

On one Horses one story, one feet, built one year, now in good repair, one roof

On one Horse Wagon one story, one feet, built one year, now in good repair, one roof

On one Horse Spring Wagon one story, one feet, built one year, now in good repair, one roof

On one Horse Buggy one story, one feet, built one year, now in good repair, one roof

On one Horse Phaeton one story, one feet, built one year, now in good repair, one roof

On one Horses one story, one feet, built one year, now in good repair, one roof

On Harness and Robes one story, one feet, built one year, now in good repair, one roof

All while contained in Barn No. one

On Pumping Plant, \$ one, on Pump House, \$ one

On one story, one feet, built one year, now in good repair, one roof

On one story, one feet, built one year, now in good repair, one roof

On one story, one feet, built one year, now in good repair, one roof

On one story, one feet, built one year, now in good repair, one roof

Total amount 1500

House and Barn No. 1 being situated at #830 Hedding St., about 2 blocks from

the Alameda, College Park District, Santa Clara Co., Cal.

House and Barn No. 2 being situated at #830 Hedding St., about 2 blocks from

the Alameda, College Park District, Santa Clara Co., Cal.

1. What is your title to said land? Seed

2. What incumbrance? none By whom held? Mercantile Trust Co. of Cal. - Loss payable

3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot Dec. 29, 1922

50x200 ft. acres, worth \$ 4800 with improvements.

4. What other fire insurance? \$1000.00 on dwelling in another Co. - and \$500.00 on furniture.

5. Are the premises occupied by owner? yes

6. Do all the stove-pipes go direct into good brick chimneys? yes

7. If the stove-pipes pass through wooden partitions or floor, how are they secured?

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.

10. Will you keep matches in a safe place? Yes.

11. Do you allow smoking in barns?

12. Is fire used in buildings except dwelling? no

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.

14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and

true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the

insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration

Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company

within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental

penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form

part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during

the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being

filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.25

Total, \$ 12.25

Paid - January 8, 1921.

J. M. Coleman APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

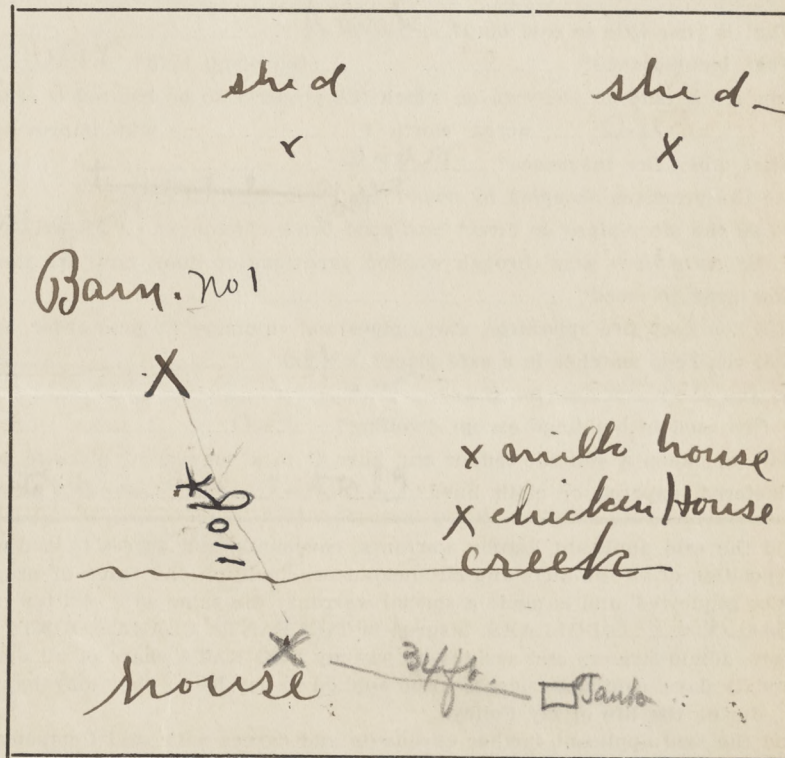
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5100

# APPLICATION

OF

*Henry and Hannah Stile*  
*Box 37 - Motor Route A.*  
*Los Gatos - Post Office,*

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 2 day of January 1924

Policy Fee - \$ 1.90

3 yrs Rate Fee - \$ 9.00

Premium - \$ 10.00

*J. R. Hamwood*  
Inspector.

Approved *Jan 14* 1924

President.

Secretary.

*E. A. Taylor*

*mg*



3

5099.

Rate: 1500 @ 25 = 375

# APPLICATION

Of F. M. Coleman - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by

fire, for the sum of Fifty Thousand DOLLARS, for the term  
of Three years, from the 12th day of January 1921, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>50</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>single</u> roof	<u>4000</u>	<u>1500</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>1500</u>	

*Exp. - Jan. 12. 1924.  
Canceled - not reind.*

House and Barn No. 1 being situated at #830 Hedding St. about 2 blocks from  
the Alameda. College Park District. Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed.
2. What incumbrance? none. By whom held? Mercantile Trust Co. of Cal. - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot Dec. 29, 1922
4. What other fire insurance? 50x200 ft. acres, worth \$4800 with improvements.
4. What other fire insurance? \$1000.00 on dwelling in another Co. - and \$500.00 on furniture.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? \_\_\_\_\_
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifty Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

F. M. Coleman APPLICANT

Paid - January 8. 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
 Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
 Dairies and Cheese Factories—Rate, 30c on \$100.  
 Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
 School Houses and Churches; detached; Rate, 30c on \$100.  
 Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

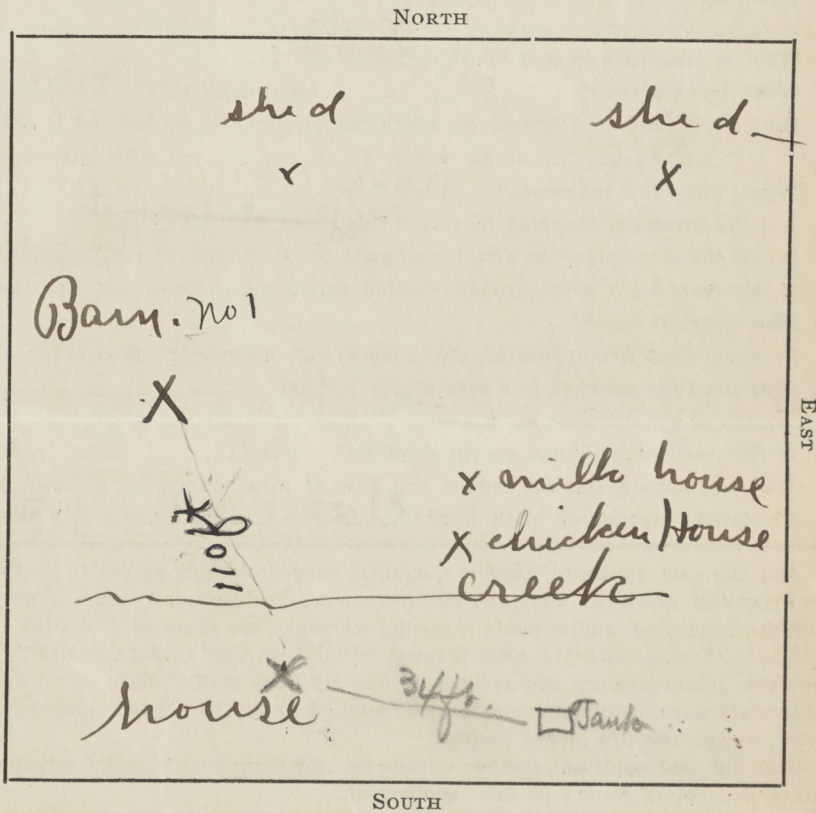
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

# FEAST

President.

Secretary.

Secretary. Wm. J. J. J.



3/1

No. 5100.

Rate: 1000 @ 15 = 1.50  
500 \* 30 = 1.50  
3.00

## APPLICATION

Of Henry and Hannah Stile Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of 3 years, from the 12<sup>th</sup> day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>32</u> x <u>26</u> feet, built <u>1906</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>2250</u>	<u>1000</u>	
On wing <u>12</u> stories, <u>12</u> x <u>15</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>30</u> x <u>40</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shake</u> roof		<u>500</u>	
On Barn No. 2 <u>2</u> sheds			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ , on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>1500</u>	

House and Barn No. 1 being situated on the Harry Road - Supervisor Dist 4  
about ten miles from San Jose - Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? By whom held? W. J. R. Herwood
- How much land do you own on which the property to be insured is situated, and what is its value?  
540 acres worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - at present
- Do all the stove-pipes go direct into good brick chimneys? Two patent flues - double gal. iron with air space
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Space
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth-lined and papered - ceiling tongue and groove

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12<sup>th</sup> day of January 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 9.00Total, \$ 10.00

Henry Stile, Hannah Stile APPLICANTS

Paid - January 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

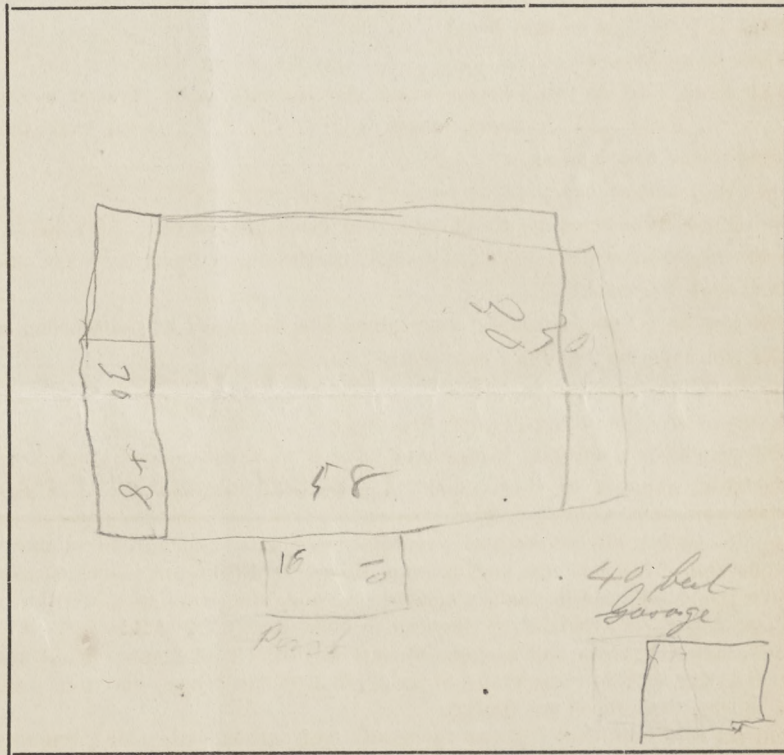
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

mailed-

WEST



SOUTH

EAST

No. 5101.

# APPLICATION

OF

*A. Dubois*

*Hilroy*

Post Office,

Santa Clara County, Cal.

Amount Insured \$ *4500.00*

Expires *12* day of *January* 192*1*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *20.25*

Premium - - \$ *21.25*

Inspector.

Approved *Jan 22. 21* 192*1*

President.

Secretary.



3/✓

no. 5101  
**APPLICATION**

Rate: 4500 @ 15 = 6.75

Of A. Gubser Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
 of three years, from the 12th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, stories <u>58x30</u> feet, built <u>1921</u> , now in <u>good</u> repair, <u>gusset</u> roof	<u>10000</u>	<u>3500</u>	
On wing stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>1500</u>	<u>1000</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>this house is shako finish</u>			
On Piano <u>with hammer all repaired and</u>			
On <u>finished in first class shako in every way</u>			
On <u>high chimney and all hard finish</u>			
On <u>plastering</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>4500</u>	

Ex paid - Jan. 12, 1921.  
Revised - 6610.

House and Barn No. 1 being situated near Lake Road on east side of road  
half mile south of Old Gilroy  
 House and Barn No. 2 being situated

- What is your title to said land? Clear
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
5.7 acres, worth \$ 3500.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? no
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered inside and outside - Cement basement, finished

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January day of January 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 20.25  
 Total, \$ 21.25

Paid - January 25, 1921.

A. Gubser

APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

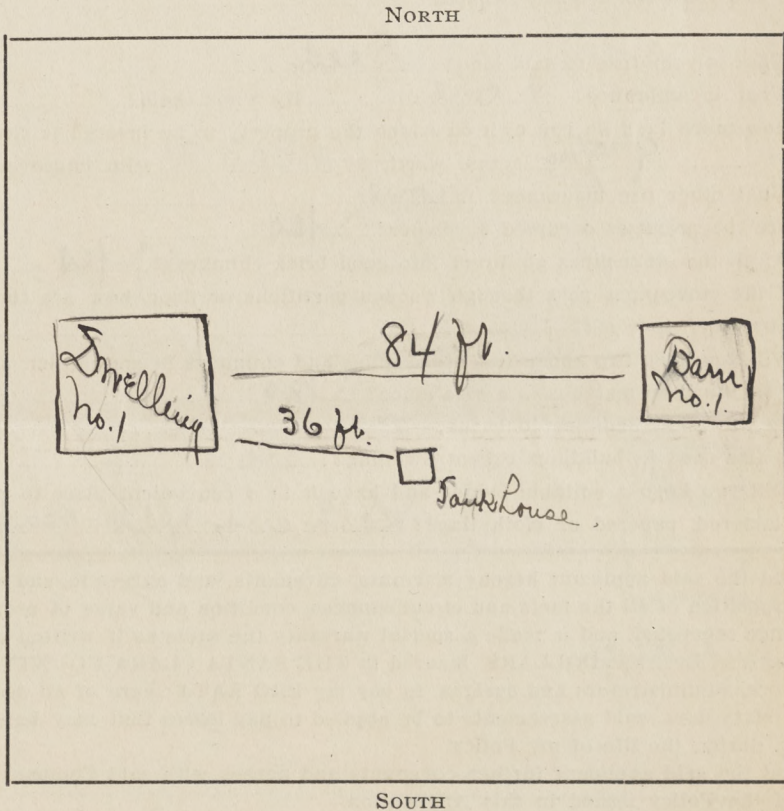
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5102.

## APPLICATION

OF

C. E. Meddell  
Route 13.  
Box 101.  
Gilroy Post Office,

Santa Clara County, Cal.

Amount Insured \$

2030.00

Expires 15 day of January 1924

Policy Fee - - \$

1.00

3rd Rate Fee - - \$

10.05

Premium - - \$

11.05

Inspector.

Renewal of 3687

Approved

Jan 14

1924

President.

C. E. Meddell

Secretary.

Edw A. Taylor



3/1

No. 5102.

Rate: 1830 @ 15 = 2.74  
200 " 30 = .60  
3.34

# APPLICATION

Of C. E. Meddell Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand and Thirty DOLLARS, for the term  
of 3 years, from the 15th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>38</u> x <u>46</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1650</u>	<u>1100</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>500</u>	<u>330</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>450</u>	<u>200</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house, 2 story</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories, <u>22</u> x <u>40</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>      </u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>2030</u>		

House and Barn No. 1 being situated on Church Avenue, Rucker District  
Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
9 35/100 acres, worth \$ 12000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Salt, and felt paper on same, - papered over.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand and Thirty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of January 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.05  
Total, \$ 11.05

C. E. Meddell APPLICANT

Paid - January 21, 1921

Cancel 300 from



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

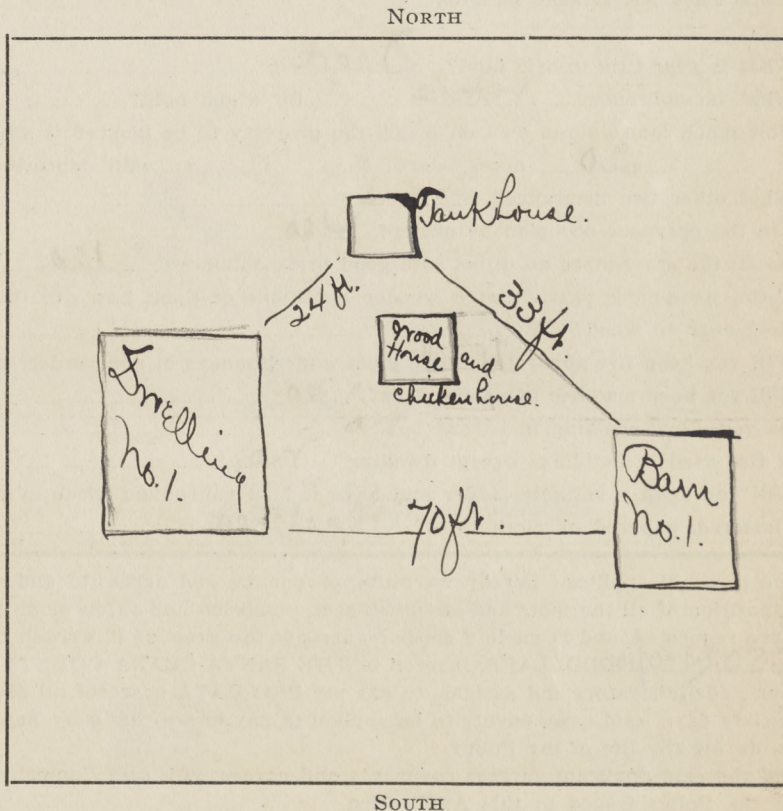
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

No. 5103.

# APPLICATION

OF

*Lawrence M. Foster*

*San Jose* Rate *\$3.00*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2850.00*

Expires *18* day of *January* 192*4*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *15.30*

Premium - - \$ *16.30*

*Renewal of #3684*  
Inspector—

Approved *Jan. 20* 192*4*

*W. J. Pettit*  
President.

*Ella D. Taylor*  
Secretary.



No. 5103.

Rate: 2300 @ 15 = 3.45  
500 " 30 = 1.65  
5.10

## APPLICATION

Of Lauren M. Foster San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Eight Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>32</u> x <u>40</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>4000</u>	<u>2000</u>	
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, <u>Shing</u> roof			
On ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.			
On Windmill and Tank, <u>Tank house and Gasoline Engine - 1 1/2 HP.</u>	<u>300</u>	<u>100</u>	
On Barn No. 1, ..... stories, <u>30</u> x <u>50</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>800</u>	<u>500</u>	<u>100</u>
On Barn No. 2 .....			
On <u>5</u> Tons of Hay .....		<u>50</u>	
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. 1.			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount		<u>2850</u>	

House and Barn No. 1 being situated on Piedmont Road, and Noble Avenue  
about three miles from San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2850 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 15.30

Total, \$ 16.30.

Lauren M. Foster APPLICANT

Paid - February 9, 1921.

Provision omitted.

\$2500 cancelled.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwellings, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

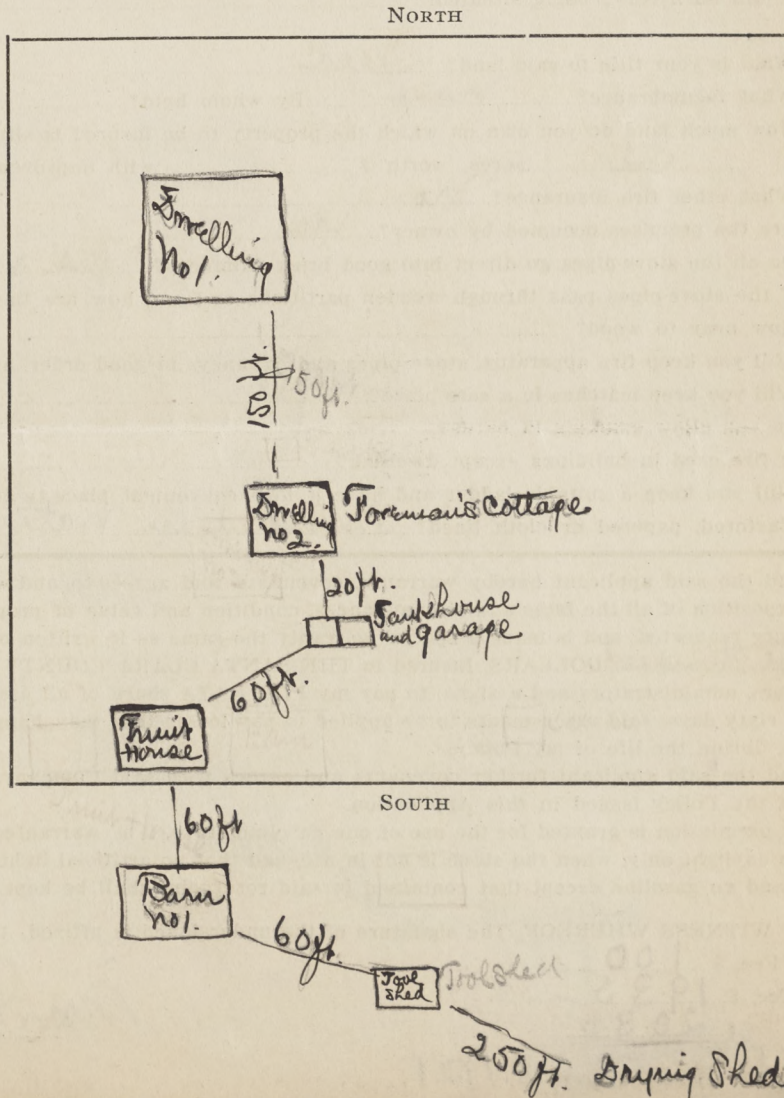
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*San Tomas Road*

WEST



No. 5104

# APPLICATION

OF

*McDonnell Kelley*

*Midwood Circle  
Columbus, Ga.*

*Paratoga*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$

*4300.00*

Expires *18* day of *January* 192*4*.

Policy Fee

-

\$

*1.00*

Rate Fee

-

\$

*19.35*

Premium

-

\$

*20.35*

Inspector.

Approved

-

192*4*.

*E. B. Pettit*

President.

*E. A. Taylor*

Secretary.



No. 5104.

Rate: 4/300 @ 15 = 6.45

## APPLICATION

Of Mrs. Dora D. Kelley Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Three Hundred DOLLARS, for the term  
 of Three years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>12 rooms rebuilt</sup> 1 story <sup>45 x 68</sup> feet, built 1917, now in good repair, <sup>Shingle</sup> roof	3900	2500	
On wing stories x feet, built 1, now in repair, <sup>Shingle</sup> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and China ware</u>	2500	1500	
On Piano	400	200	
On <u>Victrola and records</u>	250	100	
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Additional Silverware: 24 doz pieces flat silver, 2 coffee sets, 4 candlesticks, 4 silver plates, 4 silver dishes, etc.</u>			
On <u>All while contained in dwelling No. 1</u>			
On			
Total amount		4/300	

Expired - Jan. 18, 1924.  
Renewed - 6614.

House and Barn No. 1 being situated on East side of San Tomas Road, about midway between Latimer Ave. and Dunbar Ave., Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
52 acres, worth \$ with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes. Four brick chimneys
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Finished in natural wood

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Jan 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.35  
 Total, \$ 20.35

Paid - January 18, 1921.

Mrs. Dora D. Kelley

APPLICANT.

These policies expired Nov. 1st - 2 notices sent, - then gave a request for renewal, no changes and check. After 60 days cancelled from office - then gave a request for renewal, no changes and check.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

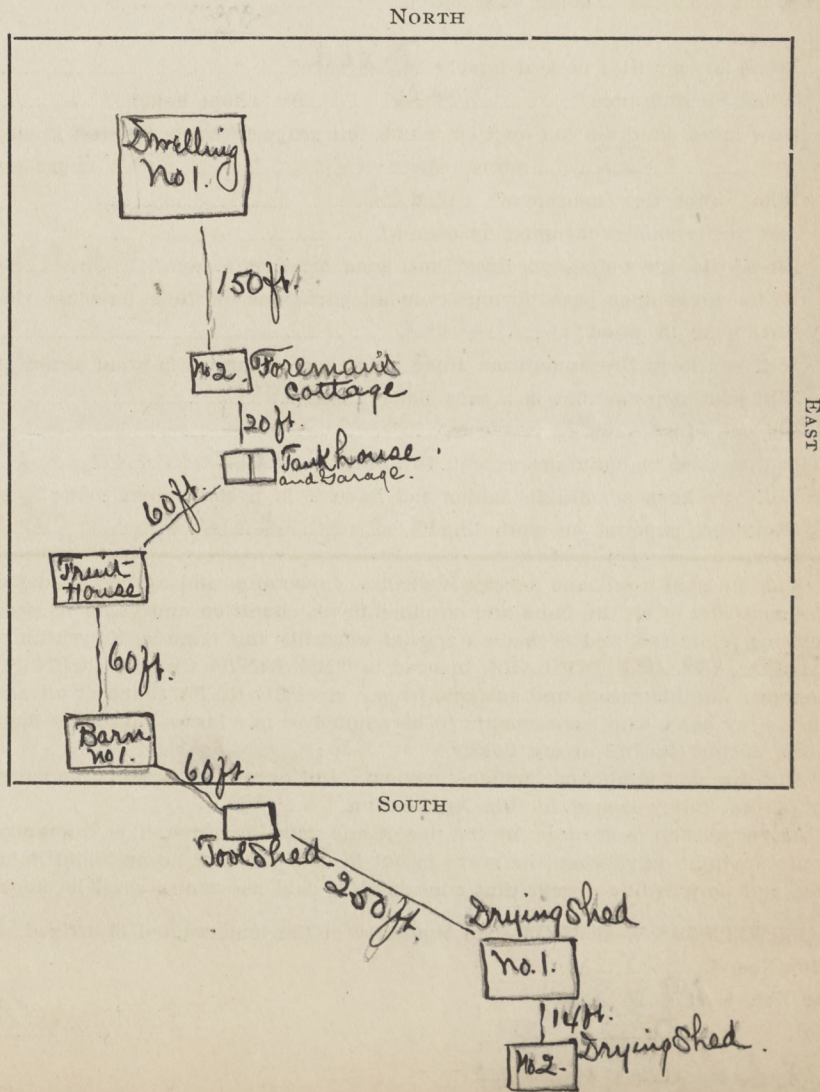
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*San Gabriel Road.*



No. 5105.

# APPLICATION

OF

*Mr. Don S. Kelley*  
*Resident Wildwood Circle*  
*Santa Clara County, Cal.*  
*Post Office,*

Santa Clara County, Cal.

Amount Insured \$ *2605.00*

Expires *18* day of *January* 192*4*.

Policy Fee - - - \$ *7.00*

Rate Fee - - - \$ *19.85*

Premium - - - \$ *20.85*

*Renewal of 3575*

*no Inspector on the time.*

Approved *Jan. 21* 192*4*.

President.

Secretary.



No. 5105. Rate: - 1000 @ 18 = 1.80  
1605 @ 30 = 4.81  
6.61

# APPLICATION

Of Mrs. Dora D. Kelley - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-six Hundred and Five DOLLARS, for the term  
 of Three years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 <u>1</u> stories <u>36 x 54</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank and <u>Garage attached</u>	150	100	
On Barn No. 1, ..... stories, <u>36 x 44</u> feet, built 1....., now in ..... repair, ..... roof	600	400	
On Barn No. 2 <u>Packing or Fruit House</u>	300	200	
On <u>Tons of Hay 850</u> fruit boxes, while in <u>Packing house</u>	127	85	
On <u>Tool Shed 14 x 56 ft.</u>	100	50	
On Horses .....			
On <u>2-Horse Wagon (Farm wagon)</u>	120	50	
On Horse Spring Wagon .....			
On Horse Buggy .....			
On <u>1-Horse Phaeton Survey</u>	100	50	
On Harness and Robes .....			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On <u>Drying Shed - No. 1</u>	200	100	
On <u>Drying Shed - No. 2, - and Dipper</u>	300	200	
On <u>1200</u> fruit trays, while contained in <u>Drying Sheds</u>	360	240	
On <u>Farming Implements, while " " Tool Shed -</u>	200	130	
Total amount .....		2605	

House and Barn No. 1 being situated on East Side of San Tomas Road about midway between Latimer Ave., and Rindon Ave. Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
52 acres, worth \$ ..... with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? .....
- Do all the stove-pipes go direct into good brick chimneys? No, terra-cotta in dwelling house.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? 4 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? No, except in Dipper in fruit season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? House No. 2 is plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2605 & 400/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 19.85

Total, \$ 20.85

Mrs. Dora D. Kelley APPLICANT.

Paid - January 18, 1921.



**Upton W. Smith**  
INSURANCE IN ALL ITS BRANCHES  
18 NORTH SECOND STREET  
SAN JOSE, CAL.



Geo. M. McChesney  
Carlos & Race Sts. Ro. #2  
San Jose, Cal.



No. 5106

# APPLICATION

H. J. Hill.  
and Mrs. L. M. Hill  
230 Irish Road.

San Jose. Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4350.00

Expires 18 day of January 1923.

Policy Fee - \$ 1.00

Rate Fee - \$ 21.15

Premium - \$ 22.15

G. M. McChesney  
Inspector.

Approved Jan. 21" 1921.

G. J. Hill.  
President.

Ella Q. Taylor.  
Secretary.

25.40  
3.60  
3.20  
3.60  
11.80

202.25  
6.60  
146.08 in Rank 1-2-10-11



No. 5105.

Rate: - 1000 @ 18 = 1.80  
1605 @ 30 = 4.81  
6.61

## APPLICATION

Of Mrs. Dore D. Kelley - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-six Hundred and Five DOLLARS, for the term  
 of three years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u></u>			
On wing stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u></u>			
On <u></u>			
On house No. 2 <u>1</u> story <u>36 x 54</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u></u>			
On <u></u>			
On Piano <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
All while contained in dwelling No. <u></u>			
On Windmill and Tank and <u>Dark House and Garage attached</u>	150	100	
On Barn No. 1, stories <u>36 x 44</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u></u>	600	400	
On Barn No. 2 <u>Packing, or Fruit House</u>	300	200	
On <u>Tons of Hay 850 fruit boxes, while in Packing House</u>	127	85	
On <u>Tool Shed. 14 x 56 ft.</u>	100	50	
On <u>Horses</u>			
On <u>2 Horse Wagon (farm wagon)</u>	120	50	
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>1 Horse Phaeton Survey</u>	100	50	
On <u></u>			
On Harness and Robes <u></u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u></u> , on Pump House, \$ <u></u>			
On <u>Drying Shed - no 1</u>	200	100	
On <u>Drying Shed - no 2, - and Dipper</u>	300	200	
On <u>1200 fruit trays, while contained in Drying Sheds</u>	360	240	
On <u>Packing Implements, while " " Tool Shed -</u>	200	130	
Total amount		2605	

House and Barn No. 1 being situated on East Side of San Tomas Road about midway between Latimer Ave., and Rinden Ave. Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
52 acres, worth \$  with improvements.
- What other fire insurance? none
- Are the premises occupied by owner?
- Do all the stove-pipes go direct into good brick chimneys? no, terra-cotta in dwelling no 2.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? 4 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no, except in Dipper in fruit season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? House no 2 is plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2605.400/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Jan 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.85  
 Total, \$ 20.85

Mrs. Dore D. Kelley APPLICANT.

Paid - January 18, 1921.







3/✓

#5106.  
APPLICATIONRate: 3000 @ 20 = 6.00  
150 " 25 = .37  
1200 " 35 = 4.20  
10.57

Of H. J. Hill and Leonora H. Hill - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Three Hundred and Fifty DOLLARS, for the term  
 of two years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30 x 60</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>4500</u>	<u>3000</u>	
On house No. 2 <u>1</u> stories <u>12 x 22</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof	<u>225</u>	<u>150</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>30 x 50</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>	
On Barn No. <u>2</u> <u>20 x 40</u> ft. (Horse Barn)	<u>225</u>	<u>150</u>	
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Garage and Store room	<u>75</u>	<u>50</u>	
On			
On			
Total amount		<u>4350</u>	

House and Barn No. 1 being situated on North side of Fish Road, at the intersection of Alviso Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
17 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - Tenant in House no. 2.
- Do all the stove-pipes go direct into good brick chimneys? Yes - Tenacotta in no. 2.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Dwelling no. 1, plastered - no. 2 Heavy paper on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4350 and 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 21.15  
 Total, \$ 22.15

Paid - January 19, 1921.

H. J. Hill  
Leonora H. Hill APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

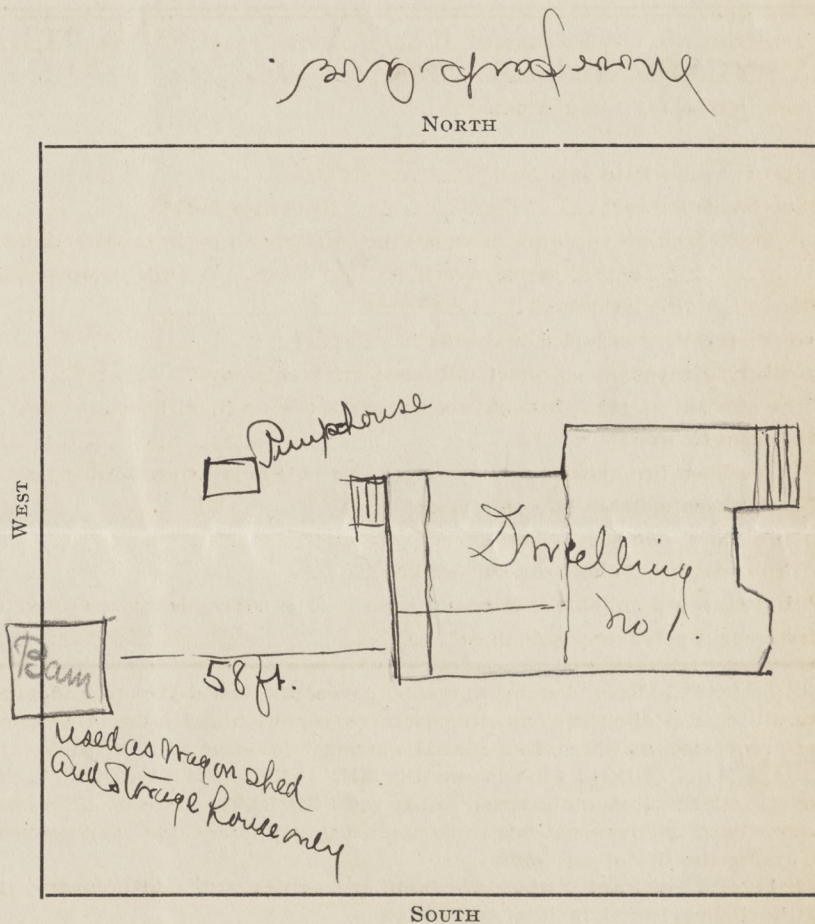
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Race Dr.

No. 5107

## APPLICATION

OF

Mitchell L. Argonne  
West side Race Dr. south of Municipal

Sam Jones Post Office,

Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 18 day of January 1924.

Policy Fee - \$ 1.00

Rate Fee - \$ 20.25

Premium - \$ 21.25

G. McChesney  
Inspector.

Approved Jan. 20 1924

C. J. Pettit  
President.

Ella A. Taylor  
Secretary.



No. 5107.

Rate: 4500 @ 15 = 6.75

## APPLICATION

Of Mitchell Garcone - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Four Thousand Two Hundred DOLLARS, for the term  
 of Three years, from the 18th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>54</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4750</u>	<u>3500</u>	
On wing _____ stories _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>2000</u>	<u>1000</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>6750</u>	<u>4500</u>	

House and Barn No. 1 being situated on West side of Race St., South of Moorpark Avenue, Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Clear
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? 4 1/2 acres  
4 1/2 acres, worth \$ 1400.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? \_\_\_\_\_
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 20.25

Total, \$ 21.25

Paid - January 24, 1921.

Mitchell Garcone APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

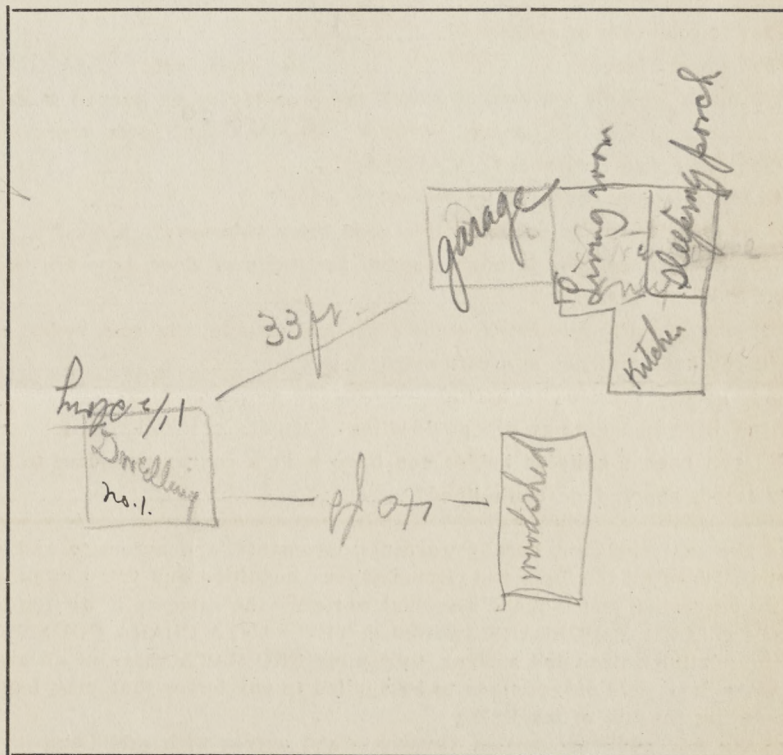
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delmar Poling*

WEST



SOUTH

EAST

No. 5108.

# APPLICATION

OF

*Mrs Fannie Stevens*  
*#85 Center Road*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *1500.00*  
Expires *18* day of *January* 192*2*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *117.40*  
Premium - - - \$ *15.40*

*G. M. Cheney*  
Inspector.

Approved *Jan. 20* 192*1*

*E. J. Pettit*  
President.

*Ella Q. Taylor*  
Secretary.







# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

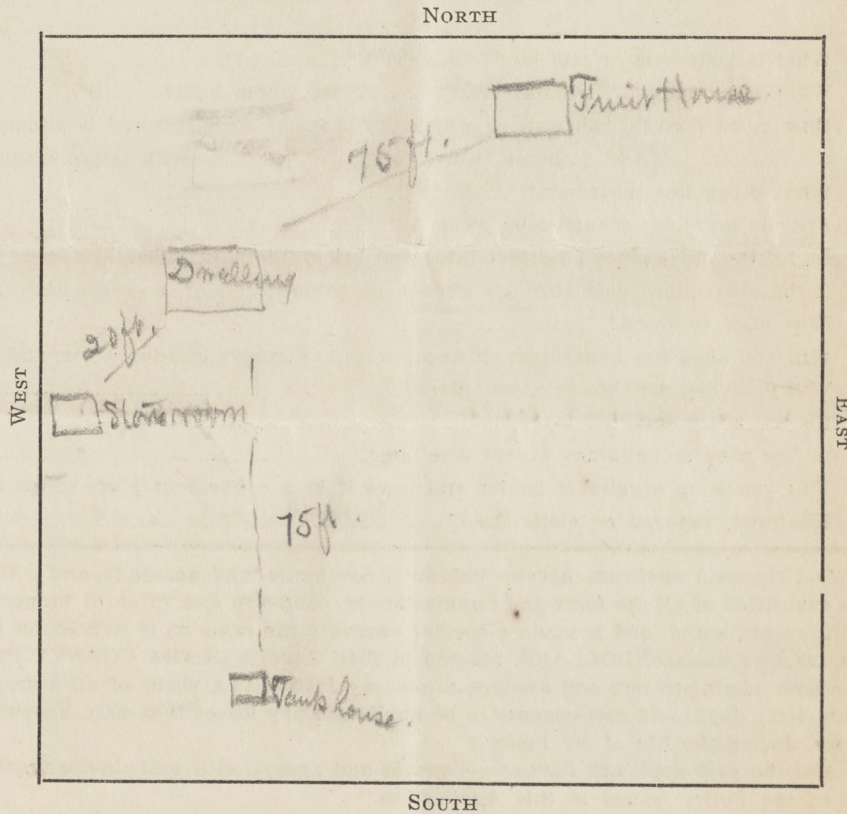
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5109

# APPLICATION

OF

R. P. Rosegard

Morgan Hill Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 19<sup>th</sup> day of January 1924

Policy Fee

\$ 1.00

3 yrs. Rate Fee

\$ 4.50

Premium

\$ 5.50

Renewal of # 3692. Inspector.

Approved

1924

E. J. Pettit, President.

Ella A. Taylor Secretary.

mfg.



82/old books.

no. 5108.

Rate: 4000 @ 30 = 12.00  
500 " 48 = 2.40  
14.40

# APPLICATION

Of Mrs Fannie Stevens, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of One year, from the 18th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>4526</u> feet, built 1, now in <u>good</u> repair, <u>Shing</u> roof	<u>4000</u>	<u>2500</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>piano, Victrola, records, etc.</u>	<u>2300</u>	<u>1500</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage and Dwelling (#2) rooms attached</u>	<u>750</u>	<u>500</u>	
On			
On			
Ins. on fur. payable to Mrs. Stevens while it remains in dwelling.			
Total amount.		<u>1500</u>	

House and Barn No. 1 being situated on Senter Road near Phelan Ave., South of San Jose, Santa Clara Co., Cal. 3000.00  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held? Mrs Fannie Stevens - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value? Four acres, worth \$ 10000.00 with improvements. Aug. 15, 1921
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes. - Terracotta in House No. 2.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No. - Barn used as Store room and Garage - cement floor.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of January 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.40  
Total, \$ 15.40

Mrs. Fannie Stevens APPLICANT.

Paid. - January 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

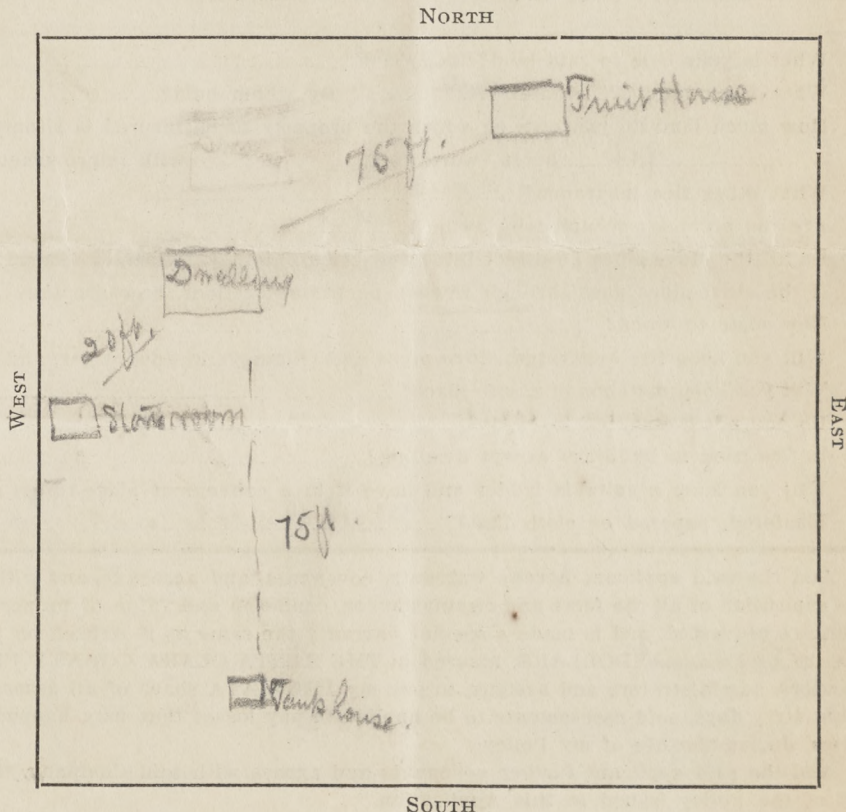
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



the property described in  
Policy No. 2108 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.  
Signed *A. H. Connelley*  
ice, 24

*Wm. H. Kellum*  
President.  
*Ella A. Taylor*  
Secretary.  
*mfi.*



84 ✓

No. 5109.  
**APPLICATION**

Rate: 1000 @ .15 = 1.50 -  
20 4.00

Of R. P. Mosegard - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of 3 years, from the 19th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories <u>28</u> x <u>50</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>1000</u>	

House and Barn No. 1 being situated on Watsonville Road, One mile West of Monterey Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
94 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth-lined and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of January 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 4.50  
Total, \$ 5.50

R. P. Mosegard APPLICANT.

Paid - January 13 - 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.

2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.

3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

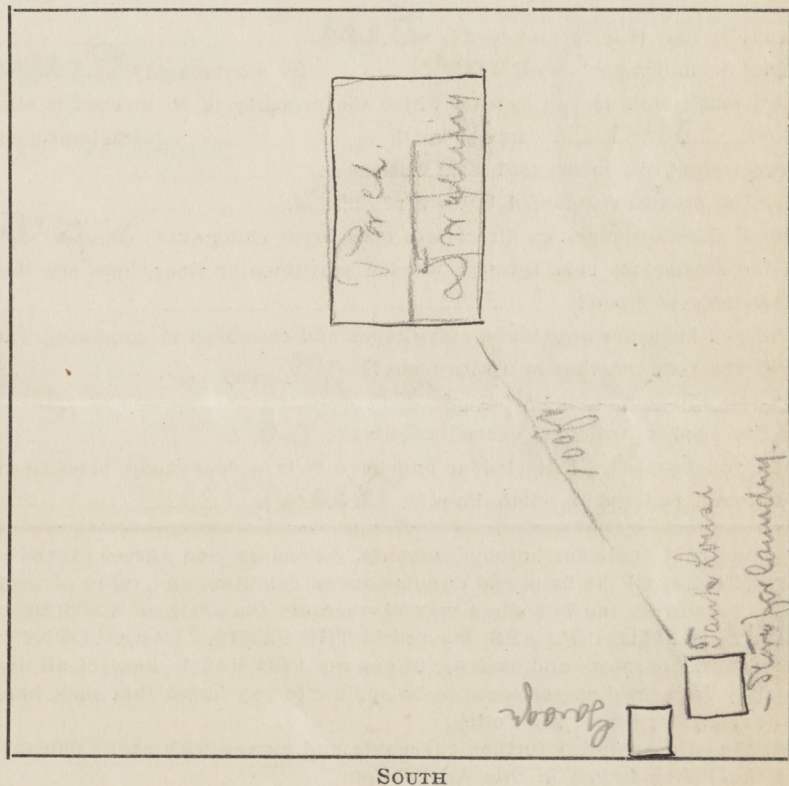
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5110.

## APPLICATION

OF

*Lang H. Starkness*

*Mary H. Hill* Post Office,

Santa Clara County, Cal.

Amount Insured \$

*1491.00*

Expires *19* day of *January* 192*4*.

Policy Fee - - \$

*1.00*

Rate Fee - - \$

*2.65*

Premium - - \$

*365*

*Renewal of #3716.*  
Inspector.

Approved *Jan. 20* 192*4*

*E. J. Peltier*  
President.

*Ellen A. Taylor*  
Secretary.



4/c

No. 5110.

Rate: 491 @ 18 = 88

# APPLICATION

Of Guy H. Harkness - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Hundred and Ninety-one DOLLARS, for the term  
of Three years, from the 19th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>16</u> x <u>21</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>550</u>	<u>366</u>	
On <u>wing Porch</u> stories <u>9</u> x <u>69</u> feet, built <u>1916</u> , now in <u>repair</u> , <u>Single</u> roof			
On <u>house</u> No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>200</u>	<u>125</u>	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>    </u> , on Pump House, \$ <u>    </u>			
On <u>    </u>			
On <u>    </u>			
On <u>    </u>			
On <u>    </u>			
Total amount	<u>491</u>		

House and Barn No. 1 being situated on Lot 73, Catherine Trinne Ranch, Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated     

1. What is your title to said land? Deed
2. What incumbrance? 2000.00 By whom held? Federal Land Bank of Berkeley
3. How much land do you own on which the property to be insured is situated, and what is its value? 14.7 acres, worth \$      with improvements. Unpayable
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Santa Teresa cottage
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 491 and 200/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Jan. 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.65  
Total, \$ 3.65

Guy H Harkness APPLICANT.

Paid - January 19, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

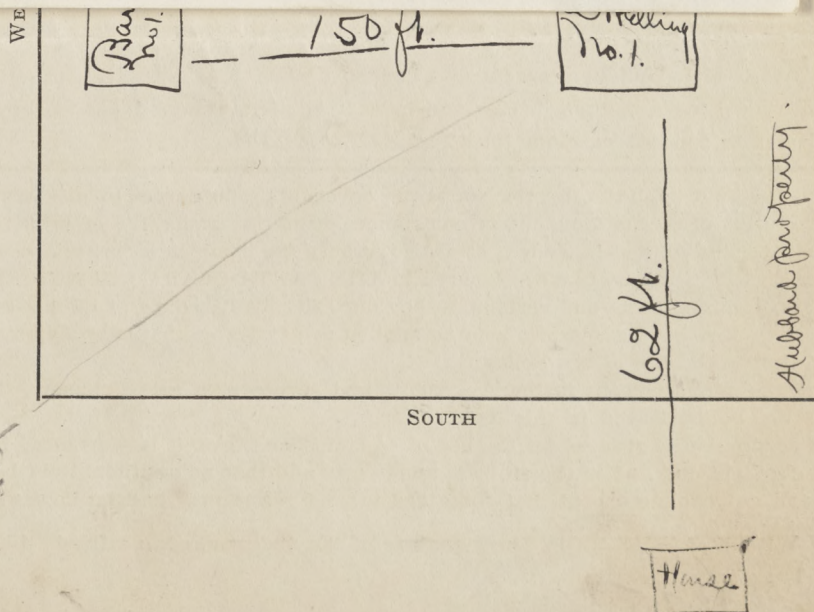
## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and

Home  
Barn

## NOTICE TO INSPECTOR

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. Mailed



House  
Barn  
150 ft.  
62 ft.

No. 5111

# APPLICATION

OF

Mrs. Jessie V. Hubbard  
1550 Lincoln Ave.  
Post Office,  
Clara County, Cal.

Post Office,

Clara County, Cal.

ed \$ 2500.00

y of January 1924

\$ 7.00

Fee - \$ 18.75

19.75

J. Beard  
Inspector.

Jan. 20, 1924

J. J. Pettit  
President.

J. Taylor  
Secretary.

Morgan Hill Calif  
12-10-23

Ella A Taylor

Dear Secretary —

Will you please make out the necessary papers at once to cover this for another 3 years and let me know the amount & I will remit at once.

I made further improvements by adding a large bay window about 10x10 & lined the living room with plaster board & paneling. Cost was about \$150. I will leave you handle this as you see fit but want to be sure to get it through to the Federal Land Bank in time. Yours  
Guy N. Nielsen

adjacent, are occupied by the same person and a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.



No. 5110.  
**APPLICATION**

Rate: 491@18=.88

Of Guy H. Harkness - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Hundred and Ninety-one DOLLARS, for the term  
of Three years, from the 19th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1. 1 stories 16 x 21 feet, built 1914, now in good repair, single roof	550	366	
On wing Porch stories 9 x 6 feet, built 1916, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	200	125	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		491	

House and Barn No. 1 being situated on Lot 73, Catherine Trunk Ranch, Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 2000.00 By whom held? Federal Land Bank of Berkeley
- How much land do you own on which the property to be insured is situated, and what is its value? 14.7 acres, worth \$ 2000.00 with improvements. Insurable
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into terra cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 491 and 20/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Jan. 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.65  
Total, \$ 3.65

Paid - January 19, 1921.

Guy H. Harkness APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

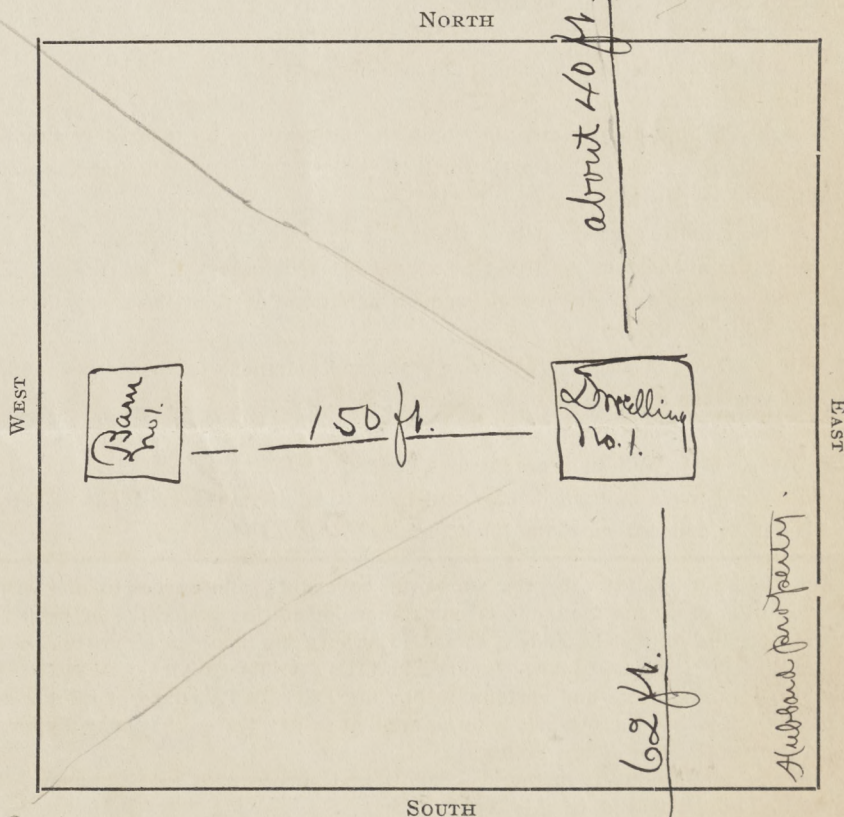
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5111.

## APPLICATION

OF

Mrs. Jessie V. Hubbard  
75 So. Lincoln Ave.  
San Jose, 1115- Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2500.00

Expires 19 day of January 1924

Policy Fee - - \$ 7.00

Rate Fee - - \$ 18.75

Premium - - \$ 19.75

J. J. Peard  
Inspector.

Approved Jan. 20, 1924

G. J. Pettit  
President.

E. O. Taylor  
Secretary.



No. 5111.

Date: 2500 @ 25 = 625

## APPLICATION

2500

7500

Of Jessie V. Hubbard, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
 of three years, from the 19th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>56</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>3000</u>	<u>2000</u>	
On wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>750</u>	<u>500</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>2500</u>		

Insured - Jan. 19. 1921.  
Revised - 6619.

House and Barn No. 1 being situated on South Lincoln Avenue near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_ acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of January 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 18.75Total, \$ 19.7522.5023.50

Jessie V. Hubbard APPLICANT.

Paid - January 20, 1921

2500 added -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

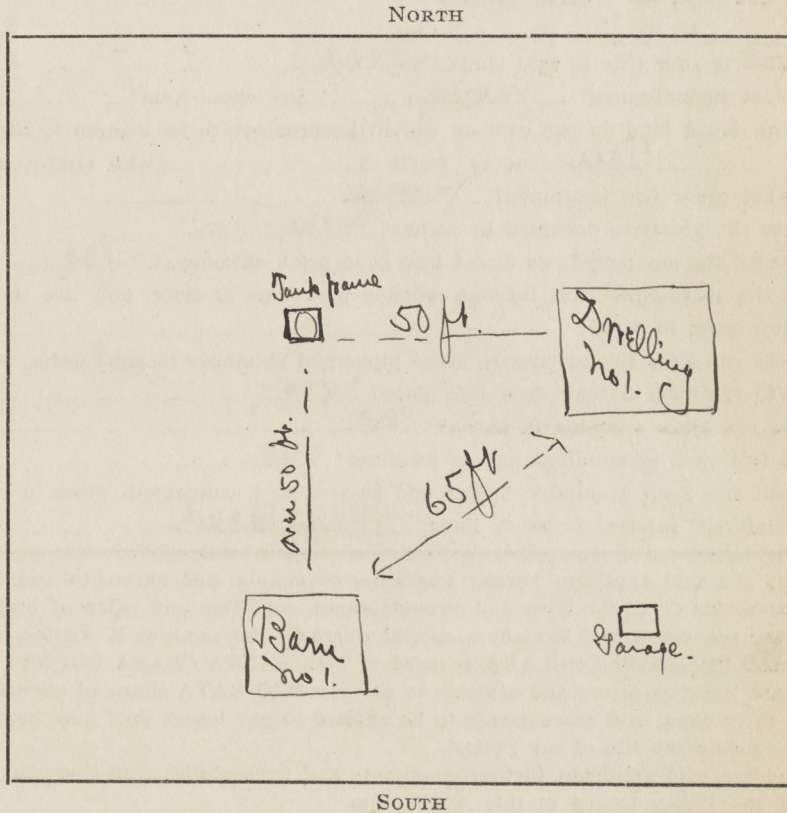
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5112.

# APPLICATION

OF

W. E. French

Lawrence Post Office,

Santa Clara County, Cal.

Amount Insured

\$2300.00

Expires 22 day of January 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 11.70

Premium

\$ 12.70

Inspector.

300 added -

Approved

Jan. 22 1921

President.

Secretary.



no. 5112.

Rate: 2000 @ 15 = 3.00  
300 " 30 = .90  
3.90

# APPLICATION

Of W.E. French Lawrence Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand Three Hundred DOLLARS, for the term  
of Three years, from the 22nd day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value. 3000 2000 -

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>46</u> x <u>30</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	<u>2000</u>
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and frame</u>	<u>150</u>	<u>100</u>	
On Barn No. 1, _____ stories, <u>20</u> x <u>48</u> feet, built _____, now in <u>good</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>Garage Bldg.</u>	<u>150</u>	<u>100</u>	<u>add</u>
On _____			
On _____			
Total amount	<u>3450</u>	<u>2300</u>	

House and Barn No. 1 being situated on the West side of Alviso and Saratoga Roads about 3 1/2 miles West of Santa Clara, S.C. Co. Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Lease
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of January 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.70  
Total, \$ 12.70

W.E. French APPLICANT.

Paid - January 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

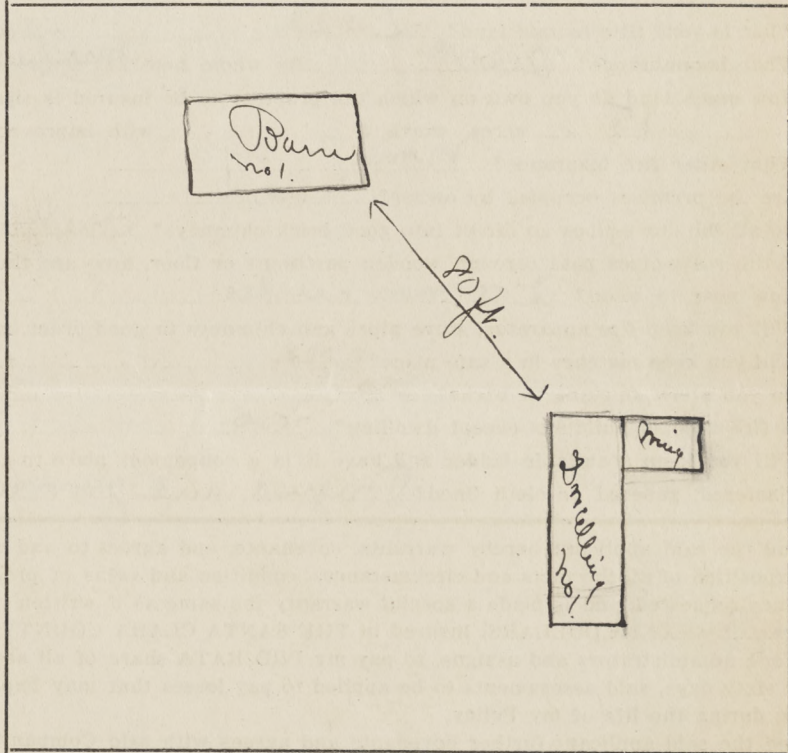
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5113.

# APPLICATION

OF

A. A. Knight  
"Bellevue Heights" Route 2.  
Box 22.  
Los Gatos Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1700.00  
Expires 22 day of January 1924.  
Policy Fee - - - \$ 1.80  
Rate Fee - - - \$ 18.95  
Premium - - - \$ 11.95

Renewal of 3696.  
Inspector.

Approved Jan. 22 '13 1924

G. W. Pettit  
President.

Ella A. Taylor.  
Secretary.



No. 5113. Rate 1200@18=216  
500 "30=1.50  
3.66

# APPLICATION

Of A. A. Wright, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventeen Hundred DOLLARS, for the term  
of Three years, from the 22nd day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1-story, 58 x 12 feet, built 1912, now in good repair, <sup>Improved in 1920</sup> King roof	1800	1200	
On wing 1-story, 20 x 12 feet, built 1912, now in good repair, King roof			
On house No. 2 stories x feet, built 1915, now in good repair, King roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1 1/2 stories, 24 x 48 feet, built 1915, now in good repair, Single roof	800	500	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2600	1700	

House and Barn No. 1 being situated on Reservoir Road, Five miles West  
of Los Gatos, Santa Clara Co., Cal.

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 5113 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 5113.

	Valuation	Am't Insured
Additional on On Dwelling—When Built?.....Dimensions.....Condition.....	900	600.00
On Barn--When Built?.....Dimensions.....Conditions.....	450	300.00
On		
On		
On		

Additional 900.00 Amount Ins., \$ Premium, \$ 59.50 Survey, \$ Total, \$

Dated this eight day of February  
Frank H. Baker Agent A. A. Wright Applicant

Rate Fee, \$ 10.95  
Total, \$ 11.95

Paid--January 22, 1921.

A. A. Wright APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

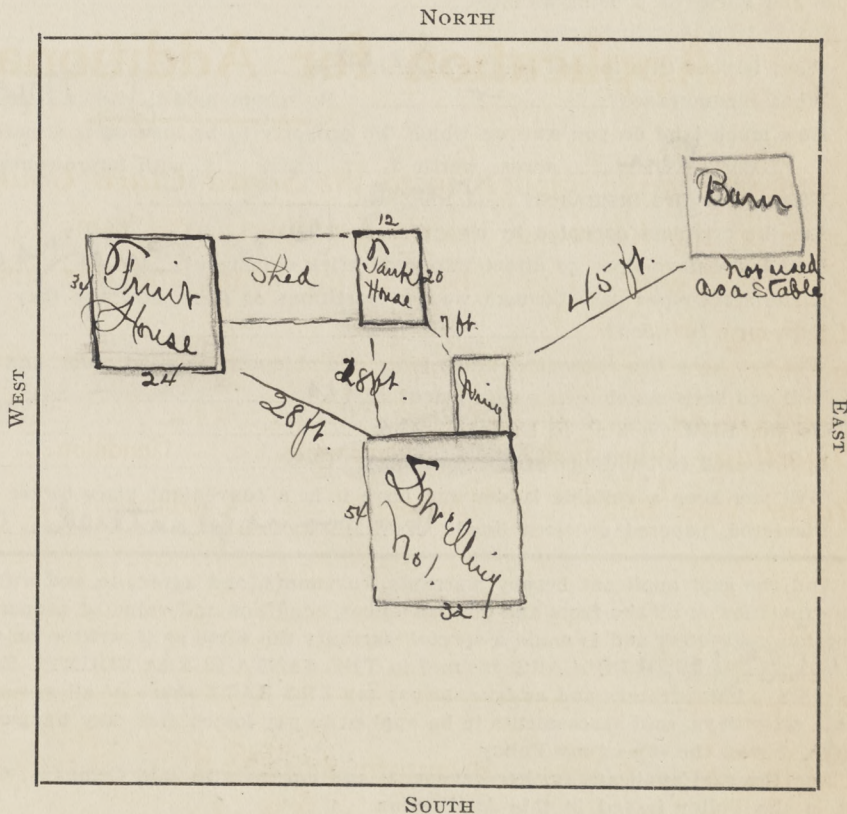
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5114

# APPLICATION

OF

*Michel*

*Esperino*

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1468.00

Expires 22 day of January 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.70

Premium - - - \$ 10.70

Renewal of # 3695.

Inspector.

Approved *Jan 25 1921*

President.

Secretary.



No. 5118. Rate 1200@18 = 216  
500 "30 = 1.50  
3.66

# APPLICATION

Of A. A. Wright, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Seventeen Hundred DOLLARS, for the term  
 of Three years, from the 22nd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1-story, 58 x 12 feet, built 1912 <sup>and 1915</sup> improved in 1920, now in good repair, <u>Shing</u> roof	1800	1200	
On wing 1-story, 20 x 12 feet, built 1912, now in " repair, " roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1 1/2 stories, 24 x 48 feet, built 1915, now in good repair, <u>Shingle</u> roof	800	500	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2600	1700	

House and Barn No. 1 being situated on Reservoir Road, Five miles West  
of Los Gatos, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? 2000.00 By whom held? Mrs. L. M. Milligan - Los Gatos
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? One brick and one Terra-Cotta Flue
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Jacket.
- How near to wood? 2 or more inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Tongued and grooved lumber.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Seventeen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of Jan. 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.95

Total, \$ 11.95

Paid - January 22, 1921.

A. A. Wright APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

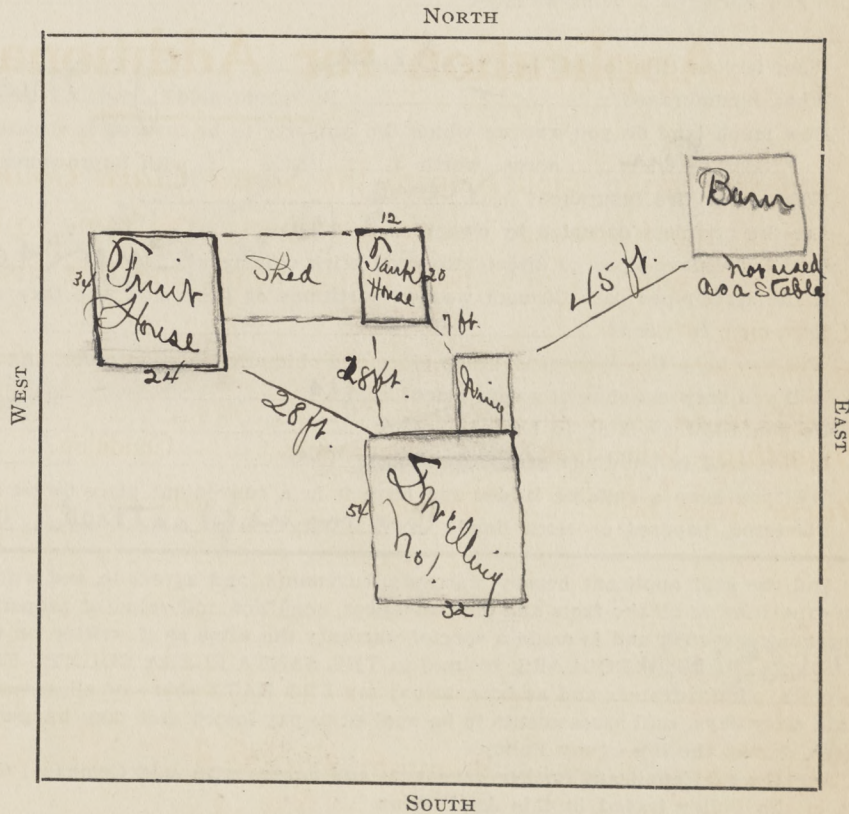
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5114

# APPLICATION

OF

Michel

Eupentio

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1468.00

Expires 22 day of January 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.70

Premium - - \$ 10.70

Renewal of # 3695.

Inspector.

Approved Jan. 25, 1921

President.

Secretary.



#5114

Rate: 1200 @ 18 = 2.16  
268 \* 40 = 10.7  
3.23

## APPLICATION

of  
The Sfire, for  
of theIt is under  
property

On dwelling

On wing

On house

On household furniture

On ware and provisions

On piano

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SAN JOSE, CAL.,

Jan. 5

1923.

Having purchased of

J. J. Michel

the property described in

Policy No. 5114 in the Santa Clara County Fire Insurance Company, and the said Policy

having been assigned to me by said

J. J. Michel

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree

to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Mike S. Gachina

Box 149

300 200

All while contained in dwelling No. 2

On Windmill and Tank and Tank-house. 20x12 ft.

200 134

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On Fruit House 34x24 ft. and open shed Connecting

200 134

On Fruit house and Tank-house

On

Total amount

2200 1468

House and Barn No. 1 being situated on the Homestead Road, 1/2 miles North West of Cupertino, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed

2. What incumbrance? By whom held? J. J. Michel - Loso payable.

3. How much land do you own on which the property to be insured is situated, and what is its value? 100 acres worth \$ with improvements. Jan. 5, 1923.

4. What other fire insurance? none

5. Are the premises occupied by owner? Yes

6. Do all the stove-pipes go direct into good brick chimneys? One and one ten a cotta blue

7. If the stove-pipes pass through wooden partitions or floor, how are they secured? gal. iron thimble

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes

10. Will you keep matches in a safe place? Yes

11. Do you allow smoking in barns? no

12. Is fire used in buildings except dwelling? no

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes

14. Plastered, papered or cloth lined? One room plastered; others papered with felt paper.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1468 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.70

Total, \$ 10.70

Paid. - January 22, 1921

J. J. Michel.

APPLICANT.

Paid on prev. transferred to cover paid. of Purchaser. (By permission of Parent)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

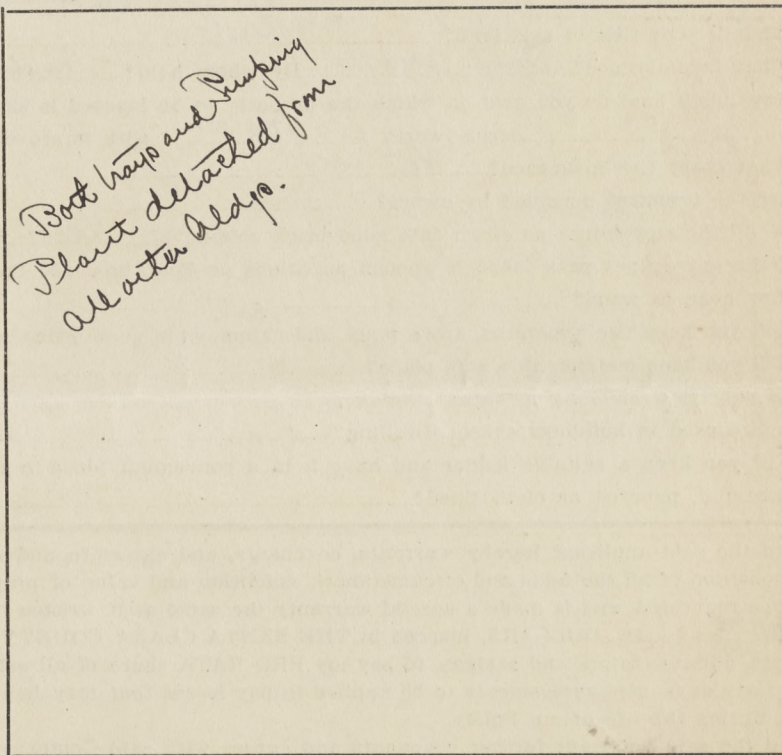
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5115.

# APPLICATION

OF

*L. Hiatt*  
*Resident - La Habra*  
*Campbell*  
*Grange Co.,*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *3400.00*

Expires *22* day of *January* 192*4*

Policy Fee - - - \$ *7.80*

Rate Fee - - - \$ *30.60*

Premium - - - \$ *31.60*

*Wm H. Woodbury*  
Inspector.

Approved *James, 22, 1924*

*W. B. Pettit*  
President.

*Ellen A. Taylor*  
Secretary.



#5114

Rate: 1200 @ 18 = 2.16  
268 \* 40 = 10.7  
3.23

## APPLICATION

John J. Michel - Cupertino

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage by

fire, for the sum of Fourteen Hundred and Sixty-eight DOLLARS, for the termof Three years, from the 22nd day of January 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>34</u> feet, built 1, now in <u>good</u> repair, <u>Shing.</u> roof	1500	1000	
On wing <u>1</u> stories <u>12</u> x <u>16</u> feet, built 1, now in <u>repair</u> , <u>Shing.</u> roof			
On house No. 2 <u>stories</u> x <u>feet</u> , built 1, now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank and Tank house <u>20</u> x <u>12</u> ft.	200	134	
On Barn No. 1, <u>stories</u> x <u>feet</u> , built 1, now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Fruit House <u>34</u> x <u>24</u> ft. and open shed Connecting	200	134	
On Fruit house and Tank house			
On			
Total amount	2200	1468	

House and Barn No. 1 being situated on the Homestead Road, 1/2 miles North-West of Cupertino, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? By whom held? J.J. Michel - Los Angeles
3. How much land do you own on which the property to be insured is situated, and what is its value? See acres, worth \$ none with improvements. Jan. 5, 1922
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? One and one terra-cotta flue
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? gal. iron thimble
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Two rooms plastered; others papered with felt paper.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1468 and 00/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of January 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 9.70Total, \$ 10.70

J.J. Michel

APPLICANT.

Paid. - January 22, 1921

Quit on fire transferred to cover full of purchase. (By permission of President)



# Classification of Risks

First-class dwellings and contents, detached Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending through roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part ceiling, unless closely tacked to boards papered or painted, adds one third to rate.  
Rate, 20c on \$100.
- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwellings.  
Barns or Stables, detached, rate at Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers  
Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate on \$100.  
Steam Engines, Boilers, etc.; Rate on \$100.  
School Houses and Churches; Rate, 30c on \$100.  
Fruit and Hay, and other contents, rate the same as buildings in which they are contained.

## EXPOSURES

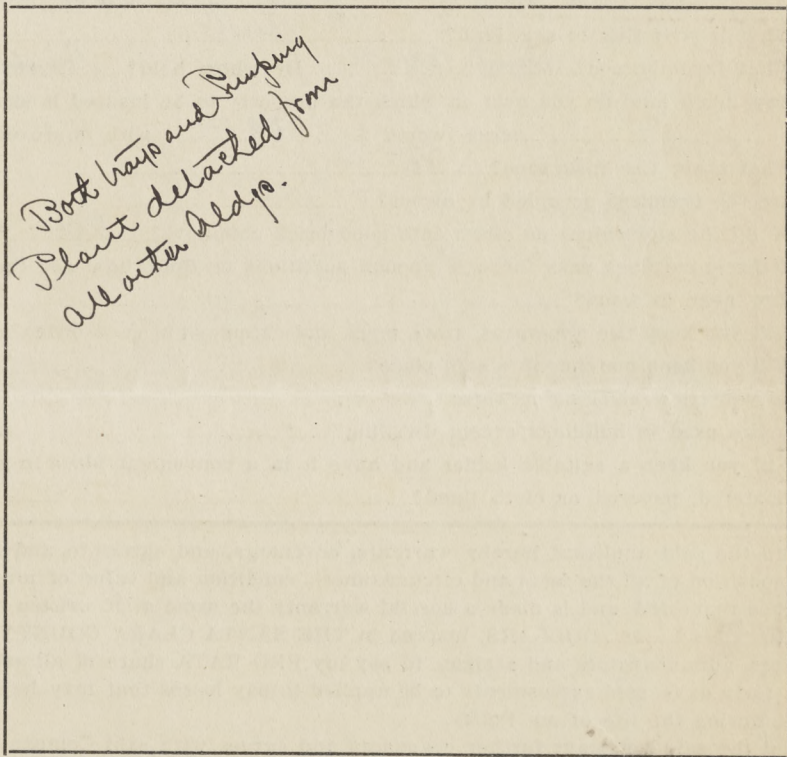
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

Signed *Wm. B. Backhouse*  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and having been assigned to me by said Policy No. 6114 in the Santa Clara County Fire Insurance Company, and the said Policy Having purchased of *Wm. B. Backhouse* San Jose, Cal.

*Habra*  
*Wm. B. Backhouse Co.,*  
Post Office,

10.00

1924

7.00

30.60

31.60

*Abury*

Inspector.

1,924

*Wm. B. Backhouse*

President.

*Wm. B. Backhouse*  
Secretary.



No. 5115.

Rate: 8400 @ 30 = 1020.

## APPLICATION

Of C. Hiatt

SAN JOSE, CAL.,

January 27 1922

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On

On

All while contained in dwelling No.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$ 4000, on Pump House, \$ 250

On

On 3400 3X8 fruit trays @ 300

On Fruit shed 40x60 - mit dipped shed, tin roof - 400

On

Total amount

4250 2120

1020

260

3400

House and Barn No. 1 being situated Trays in shed, situated on the 12 1/2 acres known as the Chase place which is located south west corner of Case Road and Union areHouse and Barn No. 2 being situated Pumping Plant situated on 25 acre tract known as the home place and being apart of the Wier tract and located on east side of Union are

1. What is your title to said land? deed
2. What incumbrance? about 3000 By whom held? San Jose City Bank and Trust Co. of Calif
3. How much land do you own on which the property to be insured is situated, and what is its value? 37 acres, worth \$ 7000 with improvements. L. Hiatt - Loss payable - Jan. 27, 1922.
4. What other fire insurance? Not any
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Iron pipe on dipper in shed
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? in fruit shed, under separate lantern
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes (tin roof)
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3400 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January day of 1922.

Policy Fee, \$ 1.00Rate Fee, \$ 30.60Total, \$ 31.60

Paid - January 29, 1921

L. Hiatt

APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

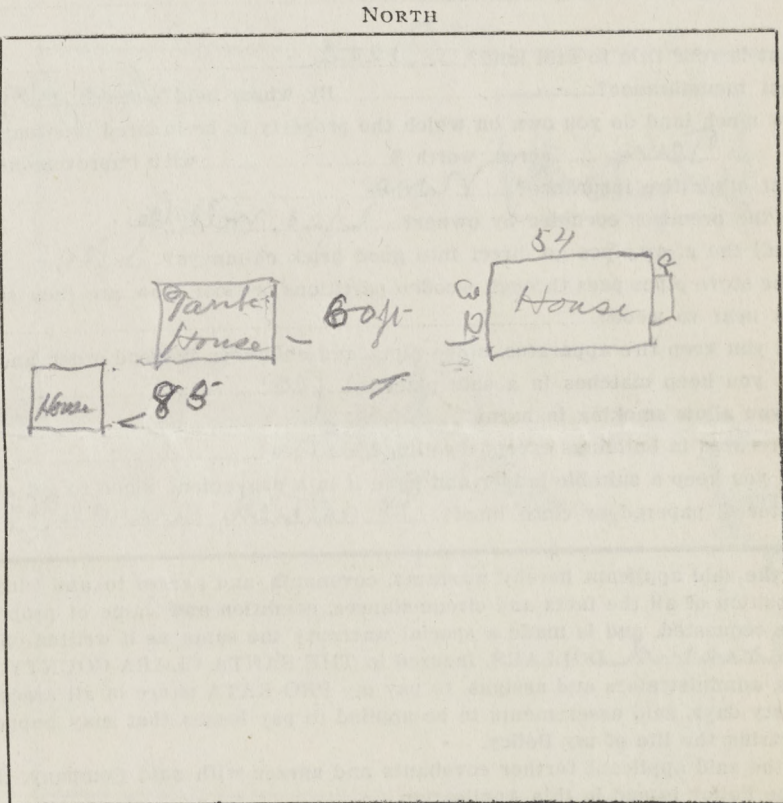
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No 5116.

## APPLICATION

OF  
*J. D. Joseph*  
*and Mrs. J. D. Joseph.*  
*Salerno*  
Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *2000.00*

Expires *22* day of *January* 19*24*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *18.00*

Premium - - - \$ *19.00*

Inspector.

Approved

*Geo. L. Coulter*  
*June 20 1924*

President.

*W. J. P. P. P.*

Secretary.

*Edw. A. Taylor*



No. 5115.

Rate: 8400 @ 30 = 1020.

## APPLICATION

Of L. Hiatt Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Four Hundred DOLLARS, for the term  
 of Three years, from the 22nd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On wing stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>4000</u> , on Pump House, \$ <u>250</u>	<u>4250</u>	<u>2120</u>	
On <u>3700 3x8 fruit trays @ 300</u>		<u>1020</u>	
On <u>fruit shed 40x60 - with dipped shed tin roof</u>	<u>400</u>	<u>260</u>	
On			
Total amount		<u>3400</u>	

House and Barn No. 1 being situated Trays in shed situated on the 12 1/2 acres known as the  
Chase place which is located south west corner of Case Road and Union are  
 House and Barn No. 2 being situated Pumping Plant situated on 25 acre tract known as the  
home place and being apart of the Wier tract and located on east side of Union are  
ded

- What is your title to said land?
- What incumbrance? about 3000 By whom held? Garden City Bank and Trust Co. of Campbell
- How much land do you own on which the property to be insured is situated, and what is its value? 2. Hiatt -  
37 acres, worth \$ 7000 with improvements. Loss payable -  
Jan 27, 1922.
- What other fire insurance? Not any
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Iron pipe on dipper in shed
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? in fruit shed under separate lean to shed
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes (tin roof)
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3400 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this January day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 30.60

Total, \$ 31.60

Paid - January 29, 1921

L. Hiatt

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

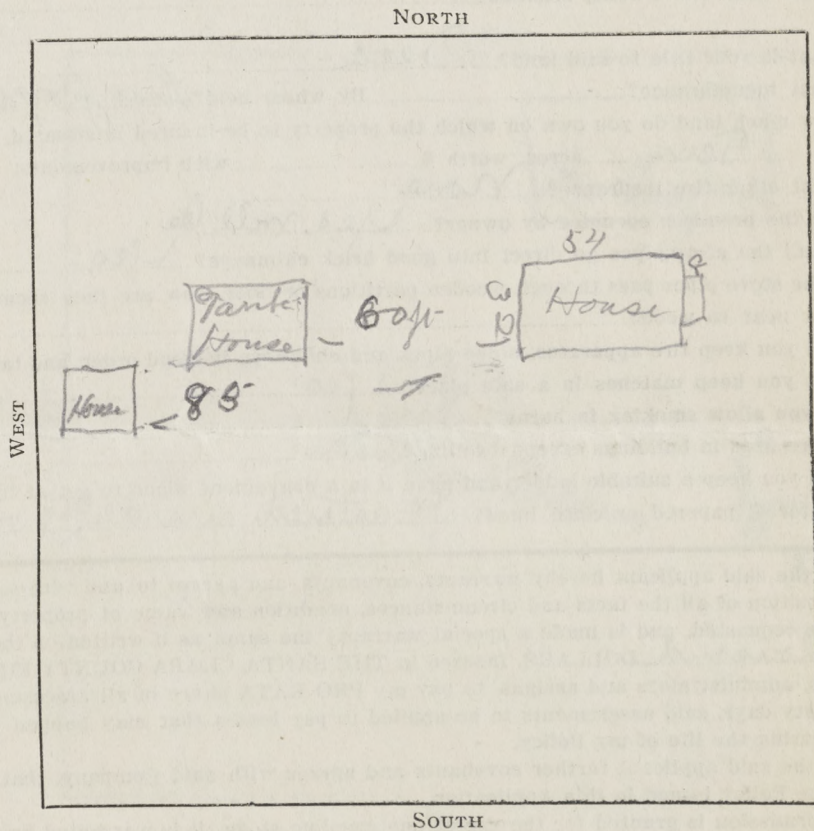
1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Signature  
EAST

San Jose, Cal., January 27, 1922

Having purchased of \_\_\_\_\_ Policy No. \_\_\_\_\_ in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said \_\_\_\_\_ I hereby accept the said Policy of insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed \_\_\_\_\_

\_\_\_\_\_ Secretary.



24000 @ 20 = 800

APPLICANT.

Paid. - Feb. 5, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

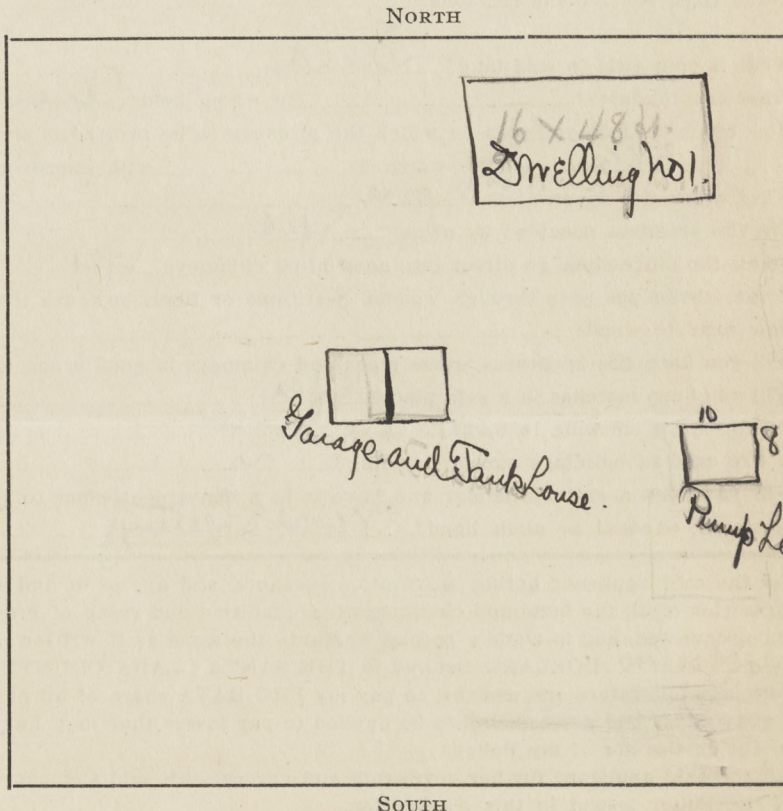
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*marked to Patchell*

WEST



SOUTH

No. 5117

## APPLICATION

OF

*R. K. Patchell*

*Morgan Hill* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *2366.00*

Expires *22* day of *January* 192*4*.

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *14.25*

Premium - - \$ *15.25*

*A. E. Thompson*  
Inspector.

Approved *January 25* 192*4*.

*R. K. Patchell*  
President.

*E. A. Taylor*  
Secretary.



#5117.

# APPLICATION

Rate:  $1566 @ .15 = 2.34$   
 $800 @ .30 = 2.40$   
4.74

Of R. K. Patchell, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-three Hundred and Sixty-six DOLLARS, for the term  
 of Three years, from the 22nd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>16 x 18</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1000</u>	<u>666</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1050</u>	<u>700</u>	
On <u>      </u>			
On <u>Piano Victrola</u>	<u>825</u>	<u>200</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house and Garage, 14 x 20 ft.</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> and <u>      </u> , on Pump House, <u>8 x 10 ft.</u>	<u>900</u>	<u>600</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3575</u>	<u>2366</u>	

House and Barn No. 1 being situated on the Watsonville Road 2 1/2 miles South  
West from Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance?        By whom held? Amasa Eaton Co. San Jose
- How much land do you own on which the property to be insured is situated, and what is its value?  
58 1/2 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes Tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Wood Sheeting

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2366 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.25

Total, \$ 15.25

Paid - February 3, 1921.

R. K. Patchell. APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

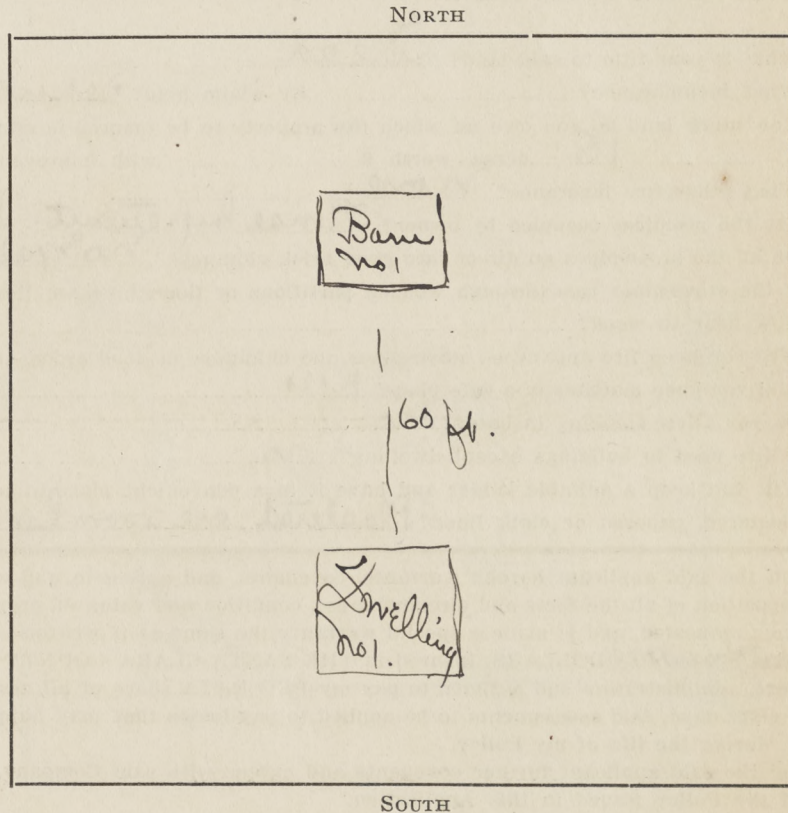
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered to Banks -*

WEST



EAST

NORTH

SOUTH

No. 5118

# APPLICATION

*Wm. B. Horvath*  
*and Conrad Horvath*  
*4 W. B. Horvath*  
*San Jose* *162 So. 1st St.*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *1200.00*  
Expires *23* day of *January* 192*2*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *4.70*  
Premium - - - \$ *5.70*

*Revered of #4631.*  
Inspector.

Approved *Jan. 20* 192*1*

President.

Secretary.



No. 5118.

Rate: 1000 @ 40 = 4.00  
200 " 35 = .70  
4.70

## APPLICATION

Of Wm F. and Conrad Horwarth - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Hundred DOLLARS, for the term  
 of one years, from the 23rd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>50</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>single</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>27</u> x <u>30</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>1800</u>	<u>1200</u>	

House and Barn No. 1 being situated on corner of Foxworthy Road and Plummer Avenue, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance?        By whom held? Security Savings Bank of San Jose
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements. 200 payable
- What other fire insurance? None
- Are the premises occupied by owner? House by tenant. Barn used by owners.
- Do all the stove-pipes go direct into good brick chimneys? no, gal. iron pipe passes thru roof.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? gal. tinble
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered; one room has cloth ceiling, not in wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of January 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 3.70Total, \$ 4.70

Paid - January 26, 1921.

Wm F. Horwarth  
Conrad Horwarth APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

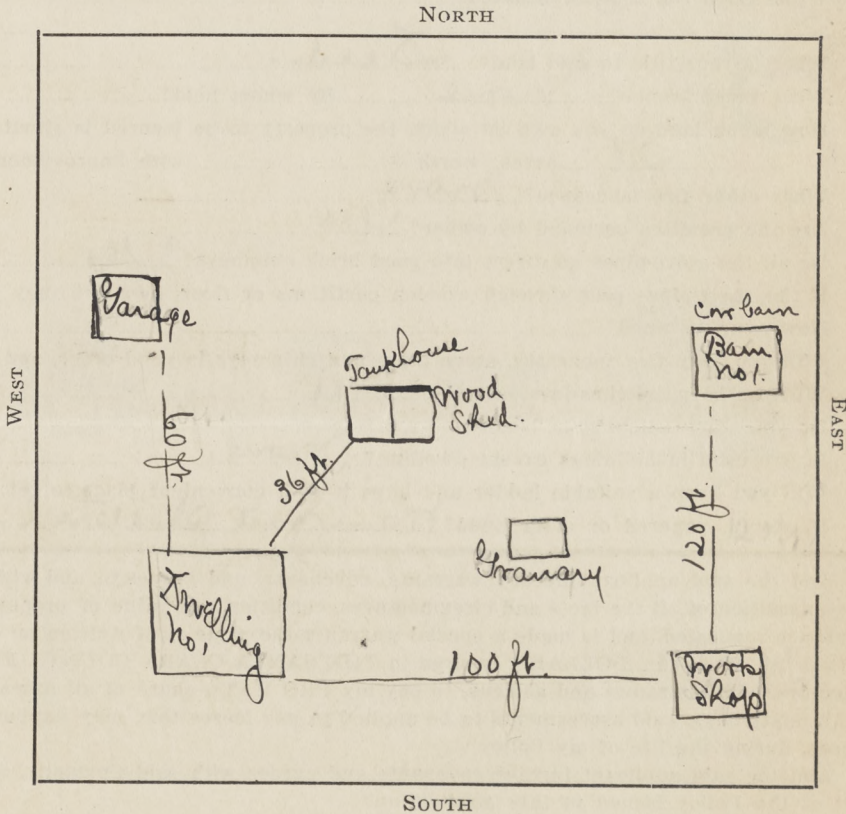
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5119

# APPLICATION

OF

J. D. Roberschotte

Lilroy

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2100.00

Expires 23 day of January 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.15

Premium - - \$ 13.15

Renewal of #3699.

Inspector.

Approved Jan. 22<sup>nd</sup> 1921

President.

Secretary.

Ella A. Taylor



5

No. 5119.

Rate: 1500 @ 15 = 2.25  
600 @ 30 = 1.80  
4.05

## APPLICATION

Of J. D. Roberslotte, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand One Hundred and 00/100 DOLLARS, for the term  
 of Three years, from the 23rd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> stories <u>22</u> x <u>32</u> feet, built <u>1876</u> , now in <u>repair</u> , <u>Shing</u> roof	<u>2250</u>	<u>1500</u>	
On <u>house</u> No. 2 <u>stories</u> <u>x</u> <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>while contained in dwelling No.</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>stories</u> , <u>50</u> x <u>50</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>600</u>	<u>400</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>up sent</u>			
On <u>up sent</u>			
On <u>up sent</u>			
On <u>up sent</u>			
Total amount	<u>3150</u>	<u>2100</u>	

House and Barn No. 1 being situated on Old Gilroy Road, 2 1/2 miles East of Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on Old Gilroy Road, 2 1/2 miles East of Gilroy, Santa Clara Co., Cal.

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
28 acres, worth \$ none with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? none.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Main part plastered - Other cloth lined and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2100 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 12.15

Total, \$ 13.15

Paid - January 21, 1921

J. D. Roberslotte APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

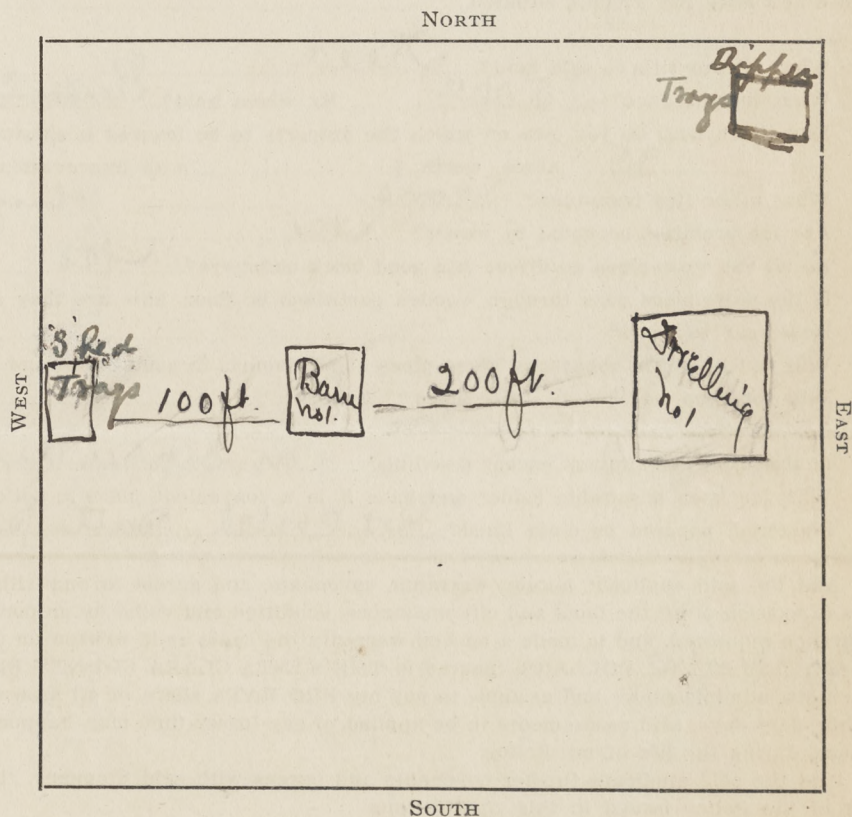
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5120.

# APPLICATION

OF

*Leroy Anderson*  
*San Jose* Rate 2.  
Box 109 Post Office.

Santa Clara County, Cal.

Amount Insured \$ *14498.00*

Expires *23* day of *January* 192*1*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *29.60*

Premium - - \$ *30.60*

*G. J. Peck*  
Inspector.

Approved *L. Anderson* 192*1*

*E. J. Peck*  
President.

*Ella Q. Taylor*  
Secretary.



No. 5120- Rate: 2400 @ 15 = 3.60  
2090 .. 30 = 6.27  
9.87

# APPLICATION

Of Leroy Anderson San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four thousand Four Hundred and Forty DOLLARS, for the term  
 of 3 years, from the 23rd day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>44</u> feet, built <u>1885</u> , now in <u>fair</u> repair, <u>High</u> roof	<u>2550</u>	<u>1700</u>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>1050</u>	<u>700</u>	
On _____			
On Piano _____			
On <u>Automobiles (cont.)</u>			
On <u>Tractor</u>	<u>500</u>	<u>200</u>	
On <u>Spraying machine</u>	<u>700</u>	<u>300</u>	
All while contained in dwelling No. _____	<u>400</u>	<u>250</u>	
On Windmill and Tank _____			
On Barn No. 1, <u>1 1/2</u> stories, <u>40</u> x <u>44</u> feet, built 1 _____, now in _____ repair, _____ roof	<u>600</u>	<u>400</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>1</u> _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Pump and Dipper Sked</u>	<u>120</u>	<u>80</u>	
On <u>Pump Sked</u>	<u>160</u>	<u>100</u>	
On <u>2200 fruit trays, white in Sked or piled on premises (35)</u>		<u>670</u>	
On <u>900 " boxes</u>		<u>50</u>	
Total amount _____		<u>4490</u>	

House and Barn No. 1 being situated on Saratoga Avenue, Four miles  
South of Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? 2500 By whom held? Merced City Bank and Trust Co. of California
- How much land do you own on which the property to be insured is situated, and what is its value? 35 acres, worth \$ \_\_\_\_\_ with improvements. Loss payable 60.31.1922
- What other fire insurance? None
- Are the premises occupied by owner? Yes Large under # 5598
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? In Dipper during fruit season
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Part Ceiled, part plastered and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4490.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 29.60

Total, \$ 30.60

Paid - January 26, 1921.

Leroy Anderson APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Dist added*

WEST

*Pumping Plant detached.*

NORTH

SOUTH

EAST

No. 5121

# APPLICATION

OF

*Leroy Anderson*  
*Leroy Anderson*  
*Box 109*  
*Post Office,*

Santa Clara County, Cal.

Amount Insured \$

*660.00*

Expires *23* day of *January* 192*4*

Policy Fee - - \$

*1.00*

Rate Fee - - \$

*5.95*

Premium - - \$

*6.95*

Inspector.

*E. J. O'Neil*

Approved

*Jan 22*

192*4*

President.

*E. J. O'Neil*

Secretary.

*E. J. O'Neil*



Of Leroy Anderson - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred and Sixty DOLLARS, for the term  
of 3 years, from the 23rd day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On wing stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, <u>and</u> , on Pump House, \$	1000	660	
On			
On			
On			
Total amount		660	

Pumping Plant and Barn No. 1 being situated on Saratoga Avenue Four miles South of Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land?
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
35 acres, worth \$ with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner?
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 660 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Jan 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 59.5

Total, \$ 60.5

Paid - January 26, 1921.

Leroy Anderson APPLICANT.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

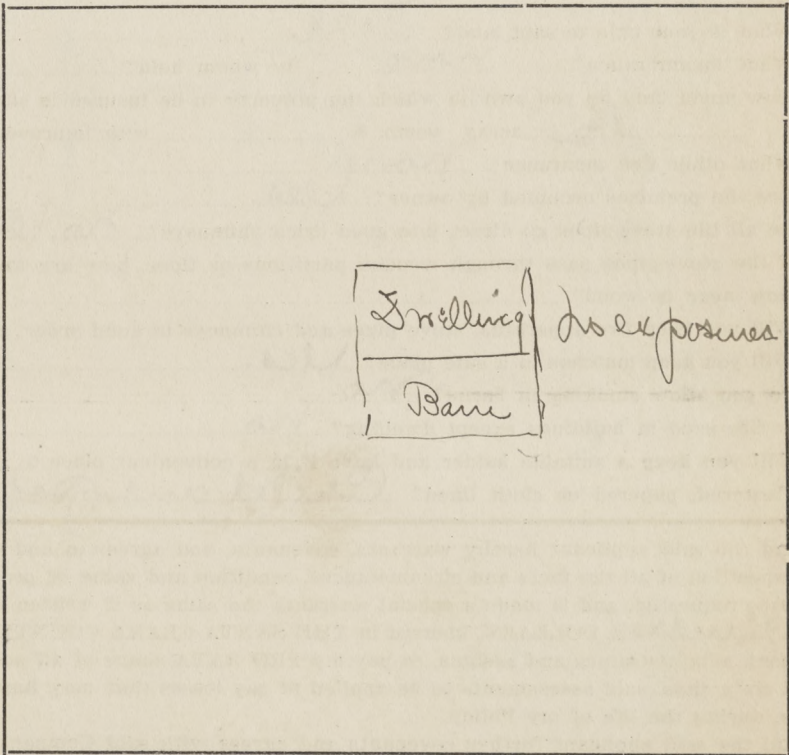
EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No. 5122.

APPLICATION

OF

John Deorsum  
Pineau Route 1.  
Box 470  
Santa Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 600.00

Expires 27 day of January 1924.

Policy Fee - \$ 1.00

Rate Fee - \$ 5.95

Premium - \$ 6.95

Renewal of # 3701.

Inspector.

Approved Jan 25 1921

President.

Secretary.



5/2

No. 5122.

Rate: 600 @ 33 = 1.98

# APPLICATION

600 @ 45 =

Of John Scorsini San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred DOLLARS, for the term  
of three years, from the 27th day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>30</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>700</u>	<u>420</u>	<u>120</u>
On wing <u>1</u> stories <u>16</u> x <u>16</u> feet, built <u>1920</u> , now in <u>repair</u> , <u>shing</u> roof			
On house No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1, <u>stories</u> , x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons</u> of Hay			
On <u>300</u> fruit boxes		<u>30</u>	
On <u>Horses</u>			
On <u>1</u> Horse Wagon	<u>75</u>	<u>50</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>600</u>	

House and Barn No. 1 being situated connected on Pine Avenue, near Lincoln Avenue, San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? No, terra-cotta thru roof
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? By cement
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Ceiled and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of Jan 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.95  
Total, \$ 6.95

Paid - January 24, 1921.

840-00 Canceled



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

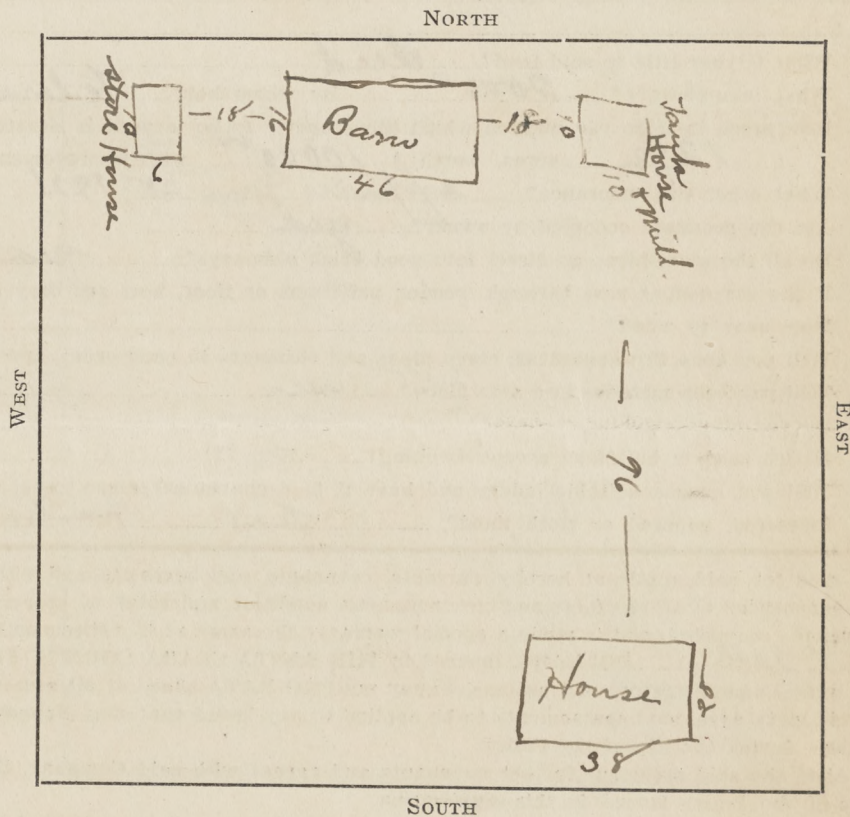
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Bank.*



No. 5123.

# APPLICATION

OF

*Mrs. Laura M. Griffin*

*San Martin* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *1840.00*

Expires *22* day of *January* 192*3*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *7.45*

Premium - - - \$ *8.45*

*J. H. Carl* Inspector.

Approved *Jan. 25* 192*1*

*W. J. Pettit* President.

*Ella Q. Taylor* Secretary.



No. 5128.

Rate:  $1200 @ .15 = 1.80$   
 $640 @ .30 = 1.92$   
3.72

# APPLICATION

Of Mrs Laura M Griffin San Martin Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of 1840<sup>00</sup> DOLLARS, for the term  
 of 2 years, from the 28 day of Jan 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>28</u> x <u>38</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>900</u>	<u>600<sup>00</sup></u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>900<sup>00</sup></u>	<u>600<sup>00</sup></u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On Barn No. 1, <u>1</u> stories, <u>16</u> x <u>48</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>      </u> roof	<u>300<sup>00</sup></u>	<u>200<sup>00</sup></u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>	<u>75<sup>00</sup></u>	<u>50<sup>00</sup></u>	
On <u>Store room</u>			
On <u>Horses</u> <u>2 Plows (walking)</u>			
On <u>Horse Wagon</u> <u>1 harrow</u>			
On <u>Horse Spring Wagon</u> <u>1 spring tooth harrow</u>	<u>300<sup>00</sup></u>	<u>200<sup>00</sup></u>	
On <u>Horse Buggy</u> <u>1 set double harness</u>			
On <u>Horse Phaeton</u> <u>1 spring tooth harrow</u>			
On <u>      </u> <u>125 tons</u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Hay - 4 tons</u>	<u>60<sup>00</sup></u>	<u>40<sup>00</sup></u>	
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>2760<sup>00</sup></u>	<u>1840<sup>00</sup></u>	

House and Barn No. 1 being situated San Martin & Columbus Ave  
San Martin District  
 House and Barn No. 2 being situated       

1. What is your title to said land? deed
2. What incumbrance? 2000<sup>00</sup> By whom held? Federal Land Bank - Berkeley
3. How much land do you own on which the property to be insured is situated, and what is its value? 12 1/2 acres, worth \$ 10000<sup>00</sup> with improvements. Loss payable
4. What other fire insurance? expiring Jan 28 1921
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes (steel & concrete)
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? paper pasted to walls

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1840<sup>00</sup> DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of Jan 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 7.45  
 Total, \$ 8.45

Paid - January 25, 1921  
Mrs. Laura M. Griffin APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

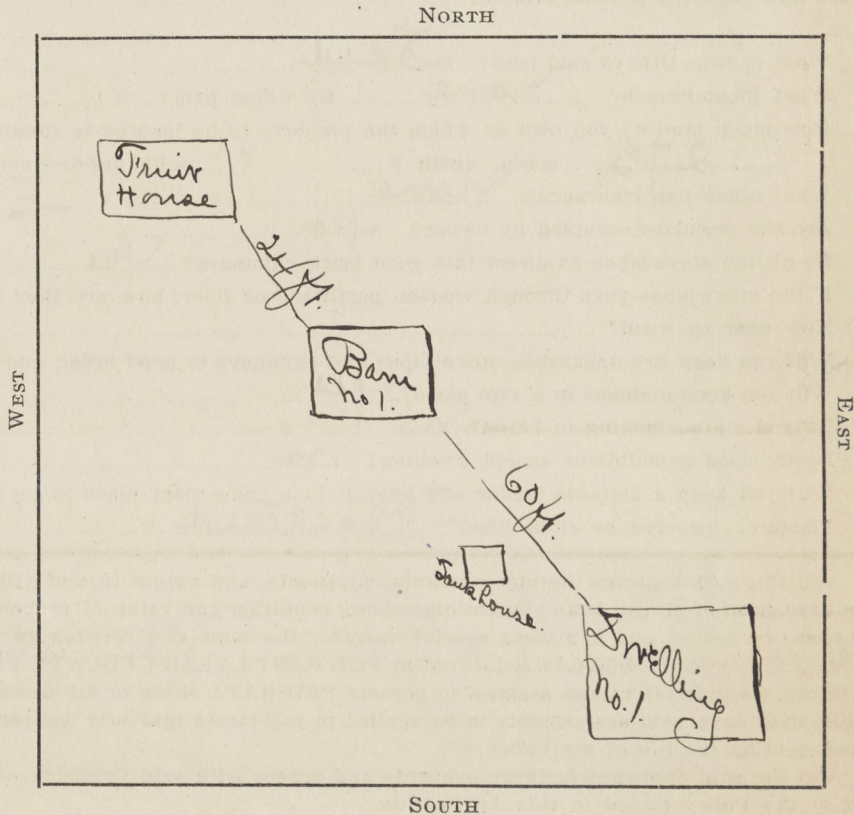
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5124

# APPLICATION

OF

Mrs. Anna R. Cottle  
Lincoln Ave. R. 1.  
Sandy Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00  
Expired 29 day of January 1924.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 14.85  
Premium - - \$ 15.85

Renewal of #3703.  
Inspector.

Approved Jan. 29 1924  
C. J. Taylor,  
President.

E. J. Taylor,  
Secretary.



6/1

No. 5124.

Rate. 2700 @ 15 = 4.05  
300 " 30 = .90  
4.95

## APPLICATION

Of Anna R. Bottle, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand and no/100 DOLLARS, for the term  
 of Three years, from the 29th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>50</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>400</u>	<u>250</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>400</u>	<u>250</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Bank House</u> .	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories, <u>18</u> x <u>30</u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Fruit House, 18 x 50 ft. -</u>	<u>200</u>	<u>100</u>	
On <u>      </u>			
On <u>      </u>			
Total amount	<u>4600</u>	<u>3000</u>	

House and Barn No. 1 being situated on Lincoln Avenue Three miles South of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Lease.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 27 1/2 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Electric lights
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of January 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.85

Total, \$ 15.85

Paid - January 26, 1921.

Anna R. Bottle APPLICANT.  
per A. Mott



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

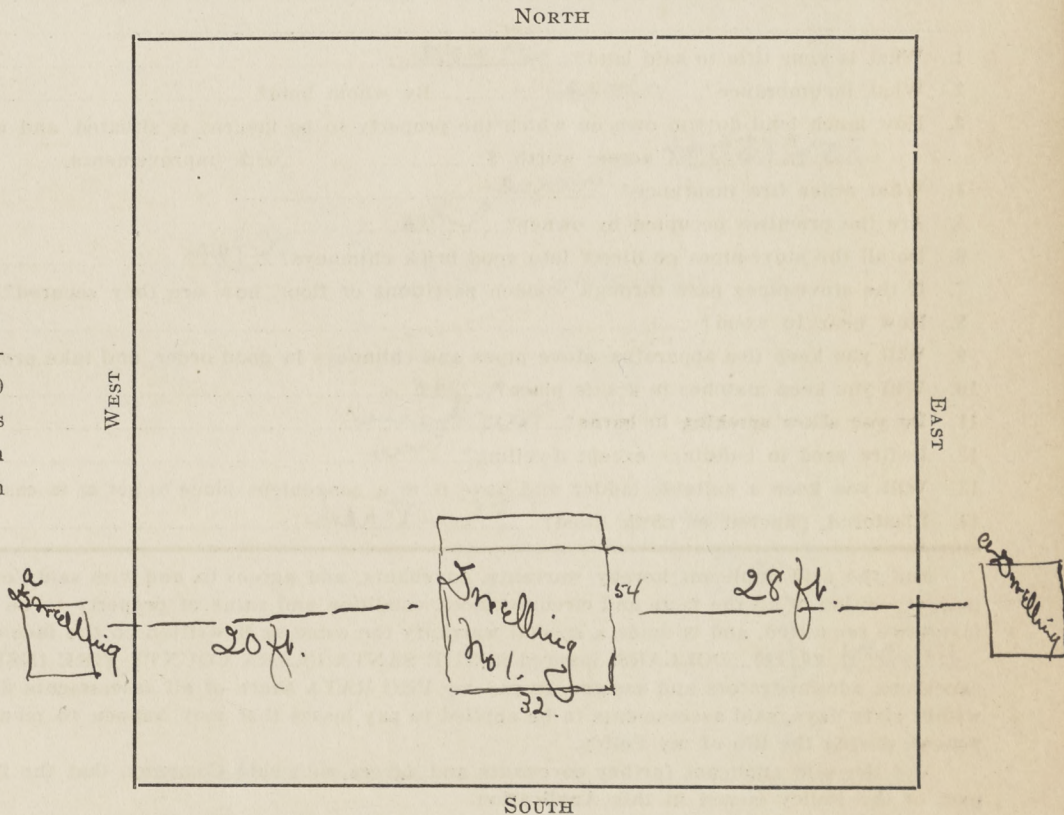
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5125

# APPLICATION

OF

Mrs. Jane Kern

Saratoga

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2160.00

Expires 30 day of

January 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 16.20

Premium

\$ 17.20

Renewal of # 3704.

Inspector.

Approved

Jan. 29 1921

E. J. Pettit,

President.

Ella O. Saylor.

Secretary.



No. 5125.

# APPLICATION

Rate 2160 @ 25 = 5.40

Of Mrs. Jane Kerr - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-one Hundred and Sixty DOLLARS, for the term  
 of Three years, from the 30th day of January 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>54</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2300</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>400</u>	<u>260</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>Notified</u>			
Total amount	<u>3300</u>	<u>2160</u>	

House and Barn No. 1 being situated on Oak St., Lot 10, McCarthy Subdivision  
to Saratoga, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? lot.  
45 x 150 ft acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2160 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 16.20  
 Total, \$ 17.20

Jane Kerr APPLICANT.

Paid - January 27, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

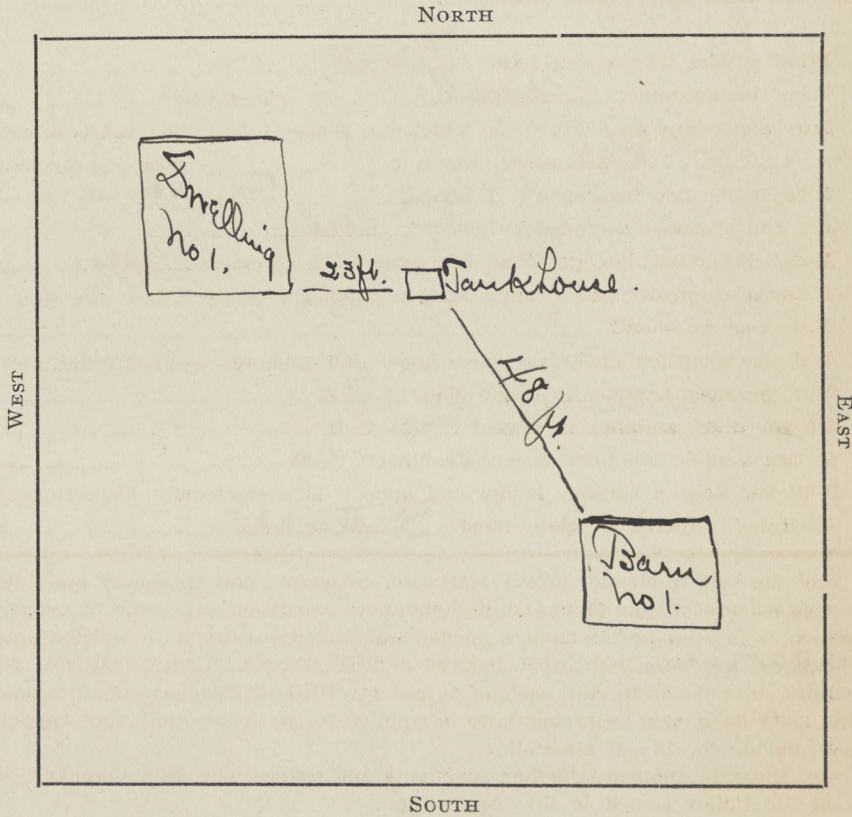
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Mailed.*



No. 5126

# APPLICATION

OF

*V.A. Anderson*  
*Route C.*  
*San Jose* Box 13 Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2500.00  
Expires 31 day of January 1924.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 13.50  
Premium - - - \$ 14.50

*Renewal of \$3706.*  
Inspector.  
Approved: *Feb 21* 1924

*E. J. Pettit* President.  
*Ellen G. Taylor* Secretary.



No. 5126.

Rate: 2000 @ 15 = 3.00  
500 @ 30 = 1.50  
4.50

# APPLICATION

Of P.A. Anderson San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of three years, from the 31st day of January 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>30</u> x <u>54</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built 1, now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built 1, now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>375</u>	<u>250</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house, 14x14 ft. - 2 story</u>	<u>375</u>	<u>250</u>	
On Barn No. 1, <u>2</u> stories, <u>52</u> x <u>36</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay <u>      </u>		<u>100</u>	
On <u>      </u>			
On <u>Horses</u> <u>      </u>			
On <u>Horse Wagon</u> <u>      </u>			
On <u>Horse Spring Wagon</u> <u>      </u>			
On <u>Horse Buggy</u> <u>      </u>			
On <u>Horse Phaeton</u> <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>Notified</u> <u>      </u>			
Total amount <u>      </u>		<u>2500</u>	

Insured Jan. 31. 1921.  
Renewed - 6633.

House and Barn No. 1 being situated at #107 Phelan Avenue, near the Rail-road,  
San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 7 3/4 acres, worth \$        with improvements.
4. What other fire insurance? none Fruit House under Policy #3959
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

Canceled 2000

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of January 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

Paid Jan 29. 1921.

P.A. Anderson APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

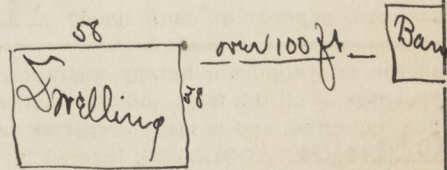
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH



SOUTH

EAST

No. 5127

## APPLICATION

OF

August Boeger.

Post Office.

Santa Clara County, Cal.

Amount Insured \$ 2500.00

Expires 1st day of February 1924.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$

Premium - - - \$

Inspector.

Approved Feb 2 1924

President.

Secretary.



6/2

No. 5127.

# APPLICATION

Rate: 4500 @ 15 = 6.75

of August Boeger - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty five Hundred and 00/100 DOLLARS, for the term  
 of three years, from the first day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>38</u> x <u>56</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>crushed</u> roof	<u>8000</u>	<u>4500</u>	<u>15</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>Twenty five Hundred</u> -		<u>4500</u>	

House and Barn No. 1 being situated on corner of Plant Avenue and Kohler Avenue  
about 2 miles North of Overgreen, - Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
50 acres, worth \$....., with improvements.
- What other fire insurance? None - Furniture may be insured in another Co.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of February 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 20.25  
 Total, \$ 21.25

Paid - February 10, 1921

August Boeger APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

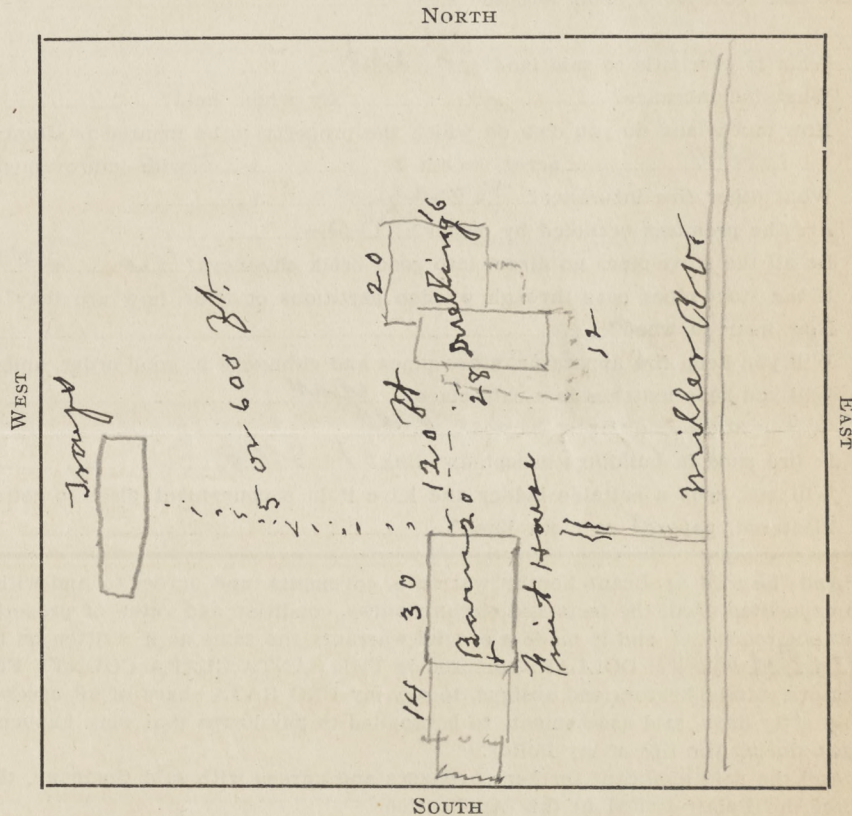
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mile to Haman*



No. 5128.

# APPLICATION

OF

*Haman + Pickering*  
*40 W. Haman*  
*Santa Clara 1516 Liberty St.*  
*Post Office,*

Santa Clara County, Cal.

Amount Insured \$ *960.00*  
Expires *1st* day of *February* 192*4*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *6.85*  
Premium - - - \$ *7.85*

*E. J. Pettit*  
Inspector.

Approved *Jan 30* 192*4*  
*E. J. Pettit*  
President.

*E. J. Taylor*  
Secretary.



No. 5128.

# APPLICATION

Rate: 500 @ 18 = 90  
460 @ 30 = 138  
2.28

Of Haman and Pickering - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Nine Hundred Sixty DOLLARS, for the term  
 of Three years, from the first day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>28</u> x <u>12</u> feet, built <u>1914</u> , now in <u>medium shake</u> repair, <u>shingle</u> roof			
On wing <u>1</u> stories <u>20</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Patent</u> roof	<u>1000</u>	<u>500</u>	
On house No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>30</u> x <u>20</u> feet, built <u>1914</u> , now in <u>medium shake</u> repair, <u>shake</u> roof			
On Barn No. 2 <u>and Fruit House &amp; Shed</u>	<u>150</u>	<u>100</u>	
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>1800 fruit trays (piled)</u> @ <u>20¢</u>	<u>900</u>	<u>360</u>	
On			
On			
Total amount		<u>960</u>	

House and Barn No. 1 being situated on corner of Bollinger Road and Miller Avenue, Cupertino, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no
- Do all the stove-pipes go direct into good brick chimneys? no, terra cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? yes
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 960 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of Jan, 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.85  
 Total, \$ 7.85

Haman and Pickering APPLICANT.  
per C. W. Hanna

Paid - February 4, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

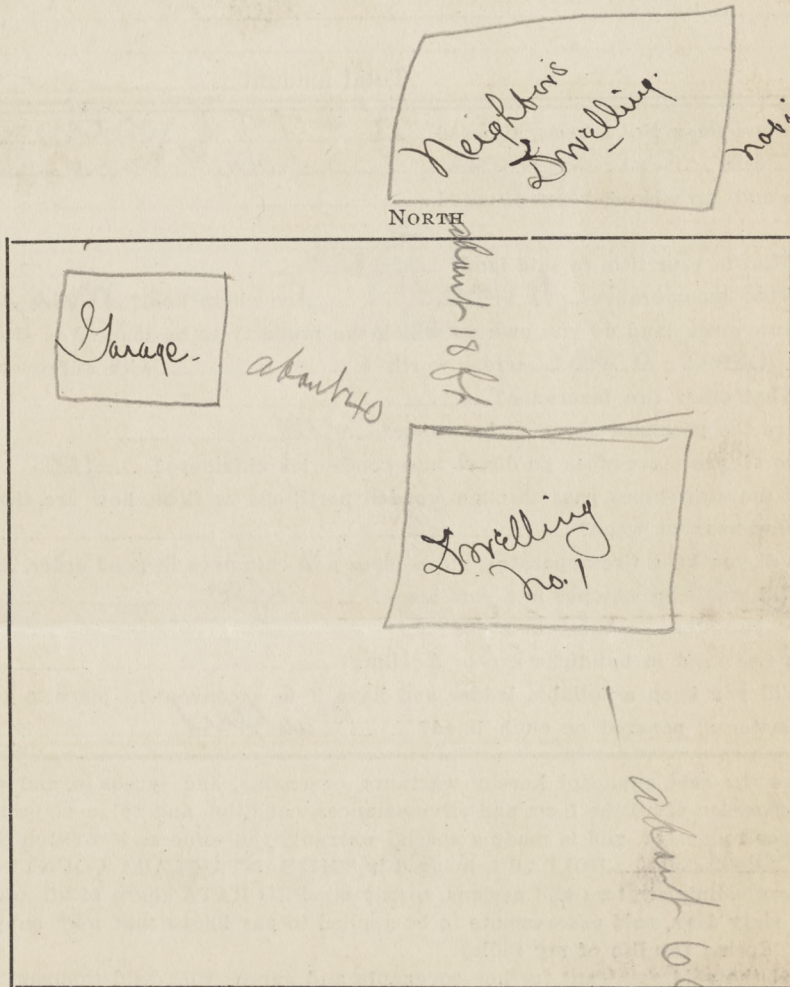
## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

SOUTH

EAST



No. 5129

# APPLICATION

OF

*W. H. Rank*  
#777 N. Lincoln Ave.  
*Sam Jones* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *800.00*  
Expires *3* day of *February* 192*3*.  
Policy Fee - - \$ *1.00*  
Rate Fee - - \$ *4.00*  
Premium - - \$ *5.00*

*G. J. McKeeney*  
Inspector.

Approved *Feb. 5* 192*1*

*E. J. Pettit*  
President.

*Edw. A. Taylor*  
Secretary.



No. 5129.

# APPLICATION

Rate: 800 @ .25 = 2.00

Of W. H. Raub - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred DOLLARS, for the term  
 of 2 years, from the Third day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>26</u> x <u>40</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>\$2000.</u>	<u>800.</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>800</u>	

*Ex pined - Feb. 3. 1923.  
 Reversed - 6158.*

House and Barn No. 1 being situated at #77 North Lincoln Avenue  
near San Jose, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease
- What incumbrance? \$1000.- By whom held? Mrs. Jane Boogart - Responsible.
- How much land do you own on which the property to be insured is situated, and what is its value?  
about 1/2 acre acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? \_\_\_\_\_
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? \_\_\_\_\_
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

*Released - Dec. 28. 1922.*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of February 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.00  
 Total, \$ 5.00

W. H. Raub APPLICANT.

Paid - February 10. 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

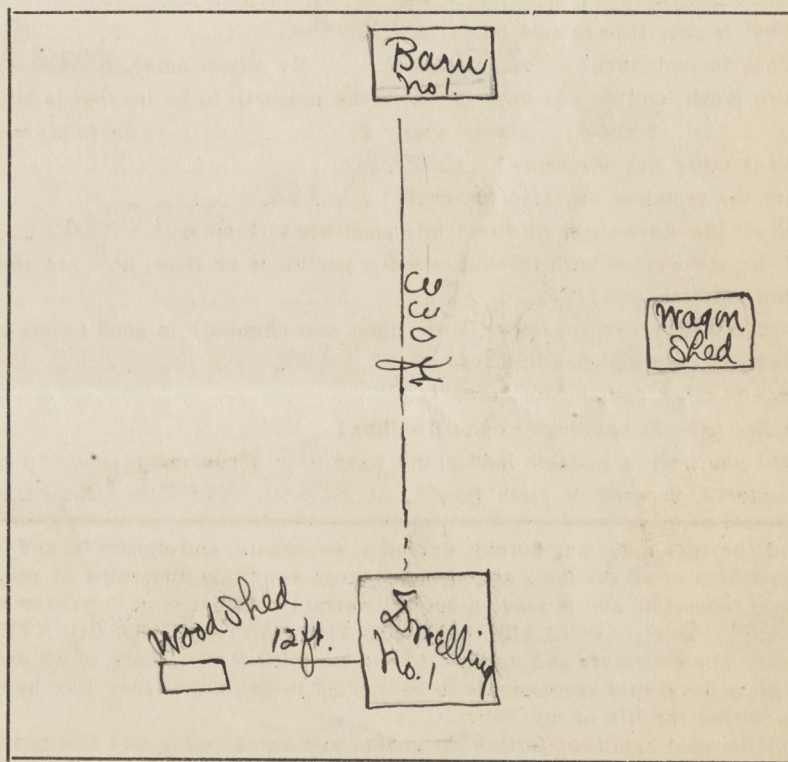
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Mailed to Herman.

WEST



EAST

No. 5130.

# APPLICATION

OF

N. J. Madsen

Morgan Hill Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1625.00

Expires 4 day of February 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 10.10

Premium

\$ 11.10

Renewal of \$3709.

Inspector.

Approved

Feb. 2

1924

E. J. Pettit

President.

Ella Q. Taylor

Secretary.



no. 5130.

Rate 1000 @ 15 = 1.50  
226 " 30 = 1.87  
3.37

# APPLICATION

Of N.P. Madsen Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Twenty-five DOLLARS, for the term  
 of three years, from the 4th day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14 3/4</u> x <u>20</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> stories <u>20</u> x <u>12</u> feet, built <u>1915</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>"</u>			
On Piano <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>50</u> x <u>60</u> feet, built <u>1915</u> , now in <u>fair</u> repair, <u>old</u> roof	<u>800</u>	<u>400</u>	
On Barn No. 2 <u>Wagon Shed</u>	<u>100</u>	<u>50</u>	
On <u>20</u> Tons of Hay <u>while in Barn no. 1</u>		<u>100</u>	
On <u>"</u>			
On <u>"</u> Horses			
On <u>1 1/4</u> Horse Wagon	<u>100</u>	<u>50</u>	
On <u>1 2</u> Horse Spring Wagon	<u>50</u>	<u>25</u>	
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>2</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>notified</u>			
Total amount		<u>1625</u>	

House and Barn No. 1 being situated on Mountain Home Road, One mile West of Uvas Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated "

- What is your title to said land? Lease
- What incumbrance? 2500.00 By whom held? Joseph Newman - Leaseable
- How much land do you own on which the property to be insured is situated, and what is its value? 9.62 acres, worth \$ " with improvements. 42 Union St. Santa Clara
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? "
- How near to wood? "
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? J. and G. Wood lining

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1625 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.10  
 Total, \$ 11.10

Paid - February 1, 1921.

N.P. Madsen APPLICANT.



No. 5131

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## OF

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

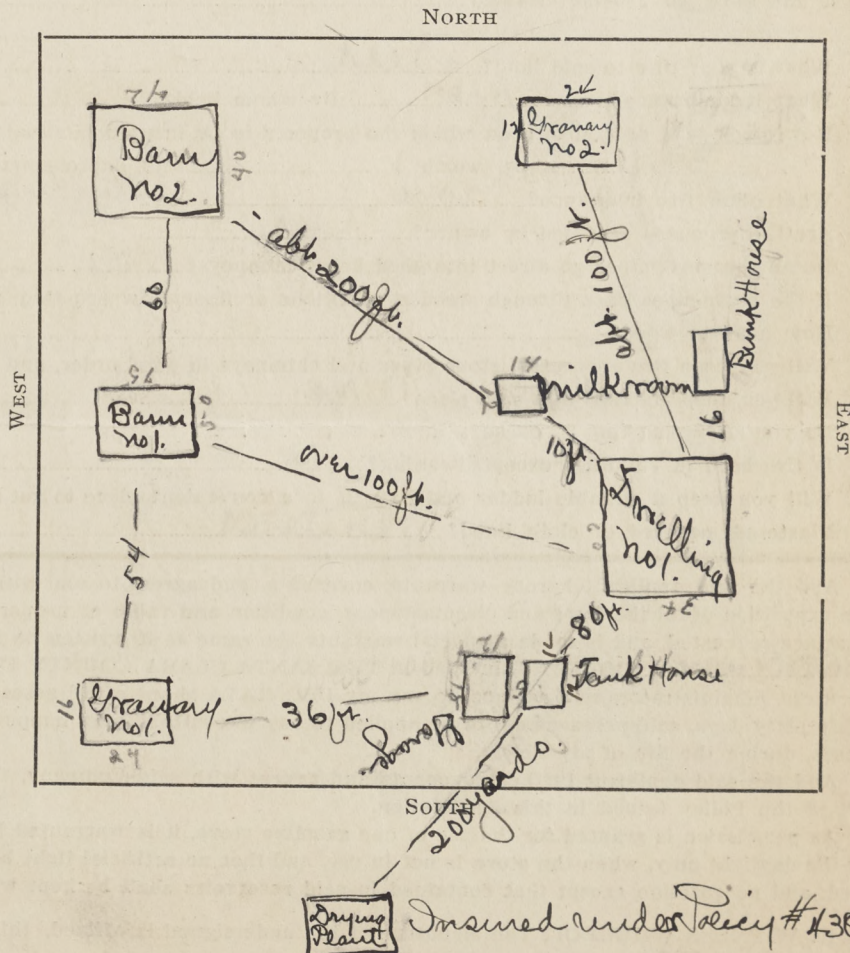
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
 Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
 Dairies and Cheese Factories—Rate, 30c on \$100.  
 Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.  
Fruit and Hay, and other contents of build-  
ings; rate the same as buildings in which they  
are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Insured under Policy #4387

# APPLICATION

OF

Mrs Isabella Milne  
R.R. Box 411.

*Gilroy* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500

Expires... 7 day of February 1926.

	-	\$.	1.00
Policy Fee	-		

Rate	Fee
26.25	\$

Premium	-	-	-	\$ 27.25
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J. W. Carl  
Inspector.

Approved \_\_\_\_\_ 1921

20. Pent.

President.  
 Edward Taylor.  
 Secretary.



No. 5131.

Rate: 3500 @ .16 = 525

## APPLICATION

Of Mrs. Isabella Milne Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of 3500 - Thirty five Hundred DOLLARS, for the term  
 of 5 years, from the 7 day of Feb 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34x60</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3750</u>	<u>2500</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>1000</u>	
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>  </u>			
On Barn No. 1, <u>20x80</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2 <u>22x44</u> ft.			
On <u>  </u> Tons of Hay <u>  </u>			
On <u>  </u>			
On <u>  </u> Horses <u>  </u>			
On <u>  </u> Horse Wagon <u>  </u>			
On <u>  </u> Horse Spring Wagon <u>  </u>			
On <u>  </u> Horse Buggy <u>  </u>			
On <u>  </u> Horse Phaeton <u>  </u>			
On <u>  </u>			
On Harness and Robes <u>  </u>			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	<u>\$2250</u>	<u>3500</u>	

House and Barn No. 1 being situated on Burchell Road Five miles West of  
Gilroy, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated   

- What is your title to said land? Seed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
37 1/4 acres, worth \$    with improvements.
- What other fire insurance? none. Saying plant under #4387.
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of Feb 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 26.25  
 Total, \$ 27.25

Mrs. Isabella Milne APPLICANT

Paid - February 11, 1921



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached;

Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

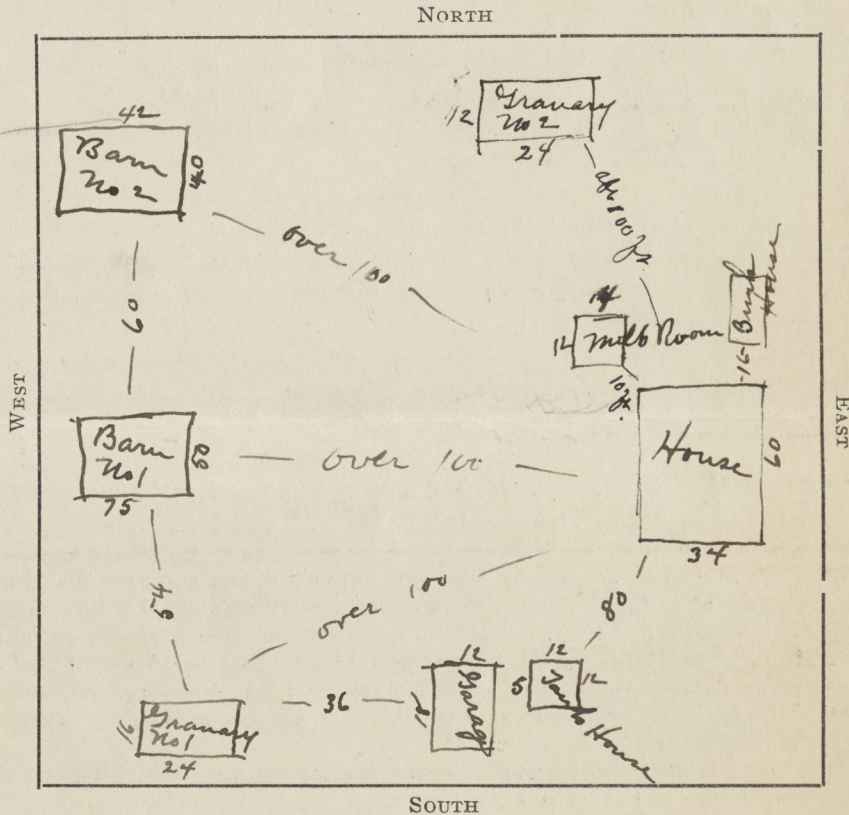
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5132

## APPLICATION

OF

Mrs. Isabella Milne

Gilroy Post Office,

Santa Clara County, Cal.

Amount Insured \$ 34 50

Expires 7 day of February 1926.

Policy Fee - - \$ 7.00

Rate Fee - - \$ 51.75

Less Unexpired Premium on Can. \$ 52.75  
Premium - #1386 - \$ 24.85

J. N. Carl  
Inspector.

Approved Feb. 9, 1926

C. J. Pettit,  
President.

E. A. Taylor,  
Secretary.



No. 5132. Rate: 34/50 @ 30 = 10.35  
**APPLICATION**

Of Mrs Isabella Milne Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 3450<sup>00</sup> DOLLARS, for the term  
of 5 years, from the 7<sup>th</sup> day of Feb 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ <sup>2</sup> / <sub>3</sub> Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On <u>Garage 12x18 New Painted</u>	<u>150<sup>00</sup></u>	<u>100<sup>00</sup></u>	
All while contained in dwelling No.			
On Windmill and Tank <u>House 12x12 New</u>	<u>400<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On Barn No. 1, stories, <u>50 x 75</u> feet, built 1, now in <u>good</u> repair, <u>shingle</u> roof	<u>1200<sup>00</sup></u>	<u>800<sup>00</sup></u>	
On Barn No. 2 <u>40 x 42</u> <u>living</u>	<u>750<sup>00</sup></u>	<u>500<sup>00</sup></u>	
On <u>30</u> Tons of Hay <u>@ 5/10<sup>00</sup></u> - <u>in Barn No. 1</u>	<u>450<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On			
On <u>6</u> Horses <u>while in barn No 1 or No 2 (100<sup>00</sup> each)</u>	<u>900<sup>00</sup></u>	<u>600<sup>00</sup></u>	
On Horse Wagon <u>Harness</u>			
On Horse Spring Wagon <u>Farm tools etc</u> <u>in barn No 1 or No 2</u>	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On Horse Buggy			
On Horse Phaeton			
On <u>Granary No 2</u> <u>Expired - Feb 7. 1926</u>	<u>375<sup>00</sup></u>	<u>25<sup>00</sup></u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Milk House</u>	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On <u>Separator, fruits, meats &amp; provisions in Milk House</u>	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On <u>Granary No 1</u> <u>Notified</u>	<u>187<sup>50</sup></u>	<u>125<sup>00</sup></u>	
On <u>10 tons grain in No 1</u>	<u>375<sup>00</sup></u>	<u>250<sup>00</sup></u>	
Total amount.	<u>5175<sup>00</sup></u>	<u>3450<sup>00</sup></u>	

House and Barn No. 1 being situated on Burchell Road Five miles West of  
Gilroy, Santa Clara  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
374 acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3450<sup>00</sup> DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 51.75 Paid - February 11, 1921.

Total, \$ 52.75  
Less \$ 24.35 unexpired Premium Canceled  
\$ 28.40 Policy #4386.

Mrs Isabella Milne APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

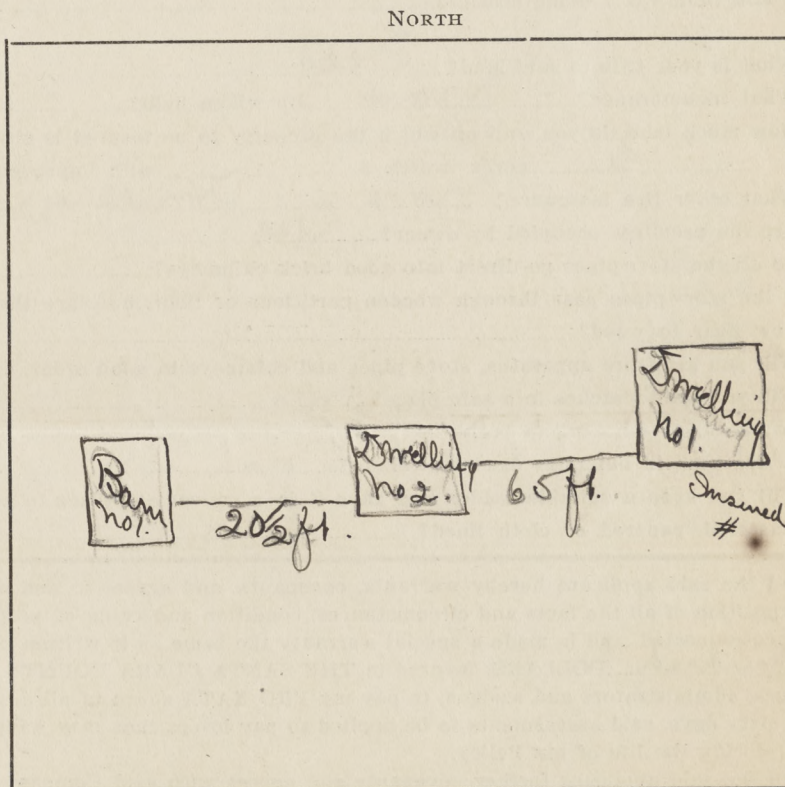
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

No. 5133

## APPLICATION

OF

Mrs Mary L. Fisher  
49 So. Lincoln Ave.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 500.00

Expires 8 day of February 1924.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 6.00

Premium - - \$ 7.00

Renewal of \$3710.  
Inspector.

Approved Feb. 5 1924

C. H. Pettit  
President.

E. A. Taylor  
Secretary.



No. 5133.

Rate: 500 @ .40 = 2.00

## APPLICATION

Of Mrs. Mary L. V. Fisher - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Hundred DOLLARS, for the term  
 of three years, from the 8th day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>26</u> x <u>16</u> feet, built 1, now in repair, roof			
On Barn No. 2 <u>and shed on each side, each 10 x 26 ft -</u>	<u>525</u>	<u>350</u>	
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Tools Plumbing Material and Wood, while in Barn -</u>		<u>150</u>	
On			
On			
Total amount		<u>500</u>	

House and Barn No. 1 being situated at #49 South Lincoln Avenue, near  
San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 acres, worth \$, with improvements.
- What other fire insurance? none - Smelling under #4736.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 6.00

Total, \$ 7.00

Paid - February 3, 1921.

Mrs. Mary L. V. Fisher APPLICANT.  
Ed. C. V. Fisher.



No. 5134

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures: Rate, 25c on \$100.

as exposures, rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling. If near barn, rate with barn.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100. Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings detached: Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
\$100.

\$100.  
 School Houses and Churches; detached;  
 Rate. 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

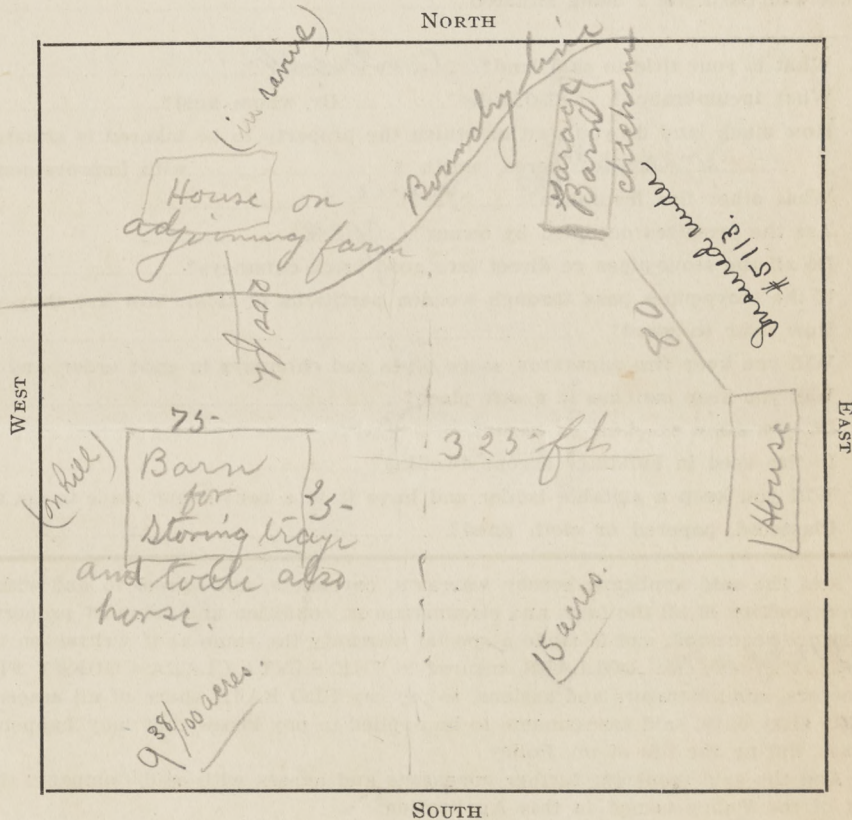
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are treated as a single exposure to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Linnell.



# APPLICATION

OF

Q. A. Knight  
L. O. Yates

Santa Clara County, Cal.

Amount Insured

\$ 490.00

Expires.....day of February 1924.

## Policy Fee

1.00

Rate Fee

...

# Premium

⌘

Inspector.

Approved \_\_\_\_\_

1921...

President.

Secretary.



No. 5134

Rate: 490 @ 30 = 147

## APPLICATION

Of A. A. Wright, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four hundred and Ninety DOLLARS, for the term  
 of 3 years, from the eight day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1 stories, 25 x 75 feet, built 1, now in good repair, roof	500	300	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On 600 punk traps - (400 new - 200 old - all good ones)			190
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount			490

House and Barn No. 1 being situated on Reservoir & Thompson Road 5 miles west of Los Gatos  
 House and Barn No. 2 being situated

- What is your title to said land? Contract on Mortgage 300, per year interest 100, paid to 1
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 3000.00  
nine 38/100 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 490.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 4.40

Total, \$ 5.40

Paid - February 12, 1921

A. A. Wright

APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.

### NOTICE TO INSPE

On diagram show all insured, and all exposures feet; say just what each occupied for, and mark figures between all buildings on Diagram.

a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No. 5135

## APPLICATION

OF

M. L. Keeshing  
Campbell - Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 665.00

Expires 9 day of February 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.00

Premium - - - \$ 24.00

Renewal #2876

Inspector.

Approved Feb 12 1921

E. J. Pettit

President.

E. O. Taylor

Secretary.

Belleme Heights. P 2 B x 22  
Los Gatos Cal.  
Jan 21/21.  
St. Clara Co. Fire Ins Co -  
San Jose Cal.  
Dear Sir -

Enclosed please find my application for renewal.

Can the amount of my Ins. be increased? From improvements we have made to the buildings since we purchased a yr. and a half ago, and due to high price of lumber, one could not begin to replace the buildings for present amt. of Ins. For example, the lumber for barn in 1915 - cost about \$800 - without labor, and same holds true with the house, plus considerable interior improvements on house since we purchased.

SOUTH

EAST



No. 5134.

Rate: 490 @ 30 = 1.47

## APPLICATION

Of A. A. Wright, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Hundred and Ninety DOLLARS, for the term  
 of 3 years, from the eight day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... 1 stories, 25 x 75 feet, built 1....., now in good repair, ..... roof	500	300	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>600 pork trays - (400 new - 200 old - all good order)</u>		190	
On Harness and Robes .....			
All while contained in Barn No. 1 .....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		1.47	

House and Barn No. 1 being situated on Reservoir & Thompson Road 5 miles west of Los Gatos  
 House and Barn No. 2 being situated .....

- What is your title to said land? Contract on Mortgage \$300, per year interest 12%, year 1921
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? \$3000.00  
nine 38/100 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? .....
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? .....
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1.47 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 4.40

Total, \$ 5.40

Paid - February 12, 1921

A. A. Wright

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.

## NOTICE TO INSPECTOR

On diagram show all buildings insured, and all exposures visible; say just what each building is occupied for, and mark distances between all buildings on Diagram.

2. I would suggest placing

	value	2/3 value
house	2700	1800
barn	1200	800
total	\$ 2600	

*Should add 10% and a memo on the place.*

Further, I have another large barn on adjoining property of 9 acres which I purchased, which I would like to have insured. Could it be included in same policy? If so, all right, the arrangement so that the ins. on recent purchase (barn) does not is not payable to Mrs. Milligan, but to myself, as her mortgage is not on the 9 acres.

This barn is 25 ft x 75 ft., and is an old building (don't know date of building) - one story - shingle roof - used for storing boottrays, lug boxes etc ~~and for horse~~.

Will you have to send a man

No. 5135

# APPLICATION

OF

M. S. Keeding

Campbell - Post Office,

Santa Clara County, Cal.

Amount Insured \$ 665.00

Expires 9 day of February 1924

Policy Fee - \$ 1.00

Rate Fee - \$ 3.00

Premium - \$ 4.00

Renewal of #2876 Inspector.

Approved Feb. 12 1921

E. J. Pettit President.

W. A. Taylor Secretary.

a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

SOUTH

EAST



No. 5134.

Rate: 490 @ 30 = 147

## APPLICATION

Of A. A. Knight, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Hundred and Ninety DOLLARS, for the term  
 of 3 years, from the eight day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>1</u> stories, <u>25</u> x <u>75</u> feet, built <u>1</u> red brick, now in <u>good</u> repair, <u>Shing</u> roof	<u>500</u>	<u>300</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>600</u> fruit trays - ( <u>400</u> new - <u>200</u> old - all good order)			<u>190</u>
On Harness and Robes .....			
All while contained in Barn No. 1.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....			<u>490</u>

House and Barn No. 1 being situated on Reservoir & Thompson Road 5 miles  
west of Los Gatos  
 House and Barn No. 2 being situated .....

- What is your title to said land? Contract on Mortgage
- What incumbrance? None By whom held? 300, per year interest
- How much land do you own on which the property to be insured is situated, and what is its value? 3000.00  
nine <sup>38</sup>/<sub>100</sub> acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 490.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 4.40

Total, \$ 5.40

Paid February 12, 1921

A. A. Knight

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.

## NOTICE TO INSURANCE

On diagram show all insured, and all exposure feet; say just what each is occupied for, and mark figures between all buildings shown on Diagram.

# APPLICATION

OF

M. S. Keeshing

Campbell - Post Office,

Santa Clara County, Cal.

Amount Insured \$

665.00

Expires 9 day of

February 1924

Agency Fee - \$

1.00

Rate Fee - \$

3.00

Minimum - \$

4.00

Inspector.

Renewal of #2876

Approved

Feb 12 1924

J. J. Pettit

President.

E. A. Taylor

Secretary.

to see the barn? Our roads are not at all good at present. not passable for autos. Can make it with horse & wagon. I want the Ins. to cover the traps as well as barn.

If you wish to take my word for valuation, place

	value	2/3 value
barn	500	\$300
600 traps	600	\$400
total		\$700

Kindly protect me on present Ins. (enclosing check for \$11.95) and as soon as I hear as to above will settle bal. due.

I have 2 autos which ought to be insured - How about those? Can they be incorporated with above? Very truly  
a. a. Wright

Garage

over 60 ft.

SOUTH

EAST

to a barn or a stable. When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.



4/2

No. 5134

Rate: 490 @ 30 = 1.47

## APPLICATION

Of A. A. Knight, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four hundred and Ninety DOLLARS, for the term  
 of 3 years, from the eight day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1 stories, 25 x 75 feet, built 1, now in good repair, roof	500	300	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On 600 fruit trays - (400 new - 200 old all good order)			190
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount			1.47

House and Barn No. 1 being situated on Reservoir & Thompson Road 5 miles  
west of Los Gatos  
 House and Barn No. 2 being situated

- What is your title to said land? Contract no mortgage
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 3000.00  
nine 3/8 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 490.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 4.40

Total, \$ 5.40

Paid - February 12, 1921

A. A. Knight

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

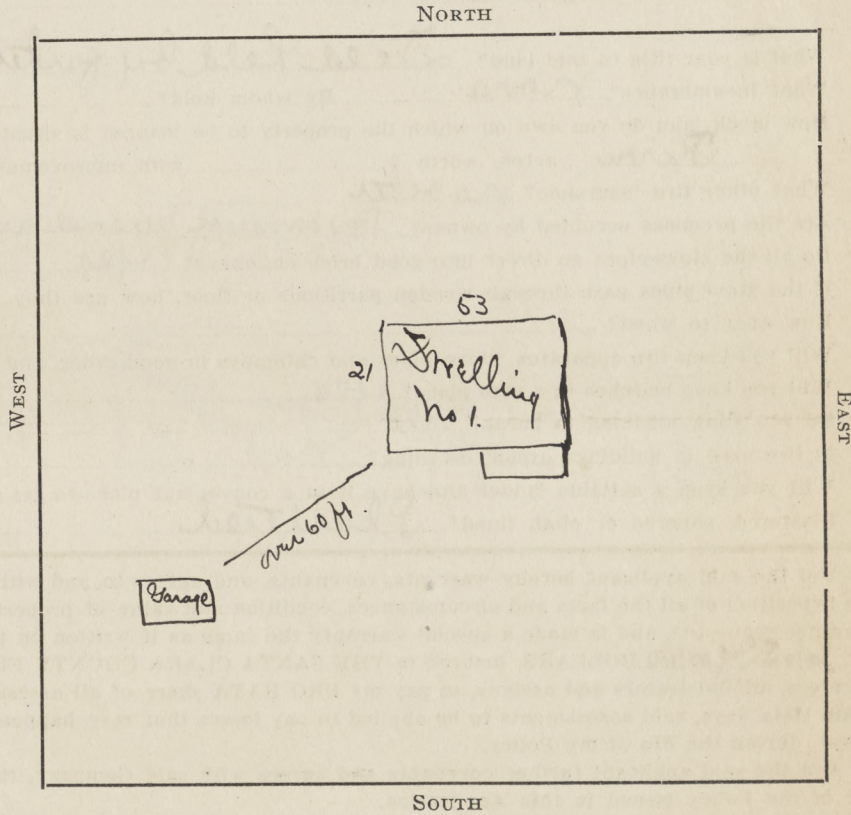
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5735

# APPLICATION

OF

M. S. Keesling  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 665.00  
Expires 9 day of February 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 3.00  
Premium - - - \$ 4.00

Renewal of #2876  
Inspector.

Approved Feb. 12, 1921

G. J. Pettit  
President.

E. A. Taylor  
Secretary.



# No. 5135. APPLICATION

Rate: 665 @ 15 = 9975.00

Of M. S. Keesling - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Six Hundred Sixty-five and 00/100 DOLLARS, for the term  
 of three years, from the 9th day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>and Rugs -</u>	750	500	
On	250	165	
On Piano -			
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy # <u>4674</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		665	

House and Barn No. 1 being situated on the Infirmary Road, near Hamilton Avenue, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed held by father, A. C. Keesling
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth no other with improvements.
- What other fire insurance? no other
- Are the premises occupied by owner? By owner of personal property, M. S. Keesling.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 665 @ 15 = 9975.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 3.00

Total, \$ 4.00

Paid - March 9, 1921.

M. S. Keesling APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

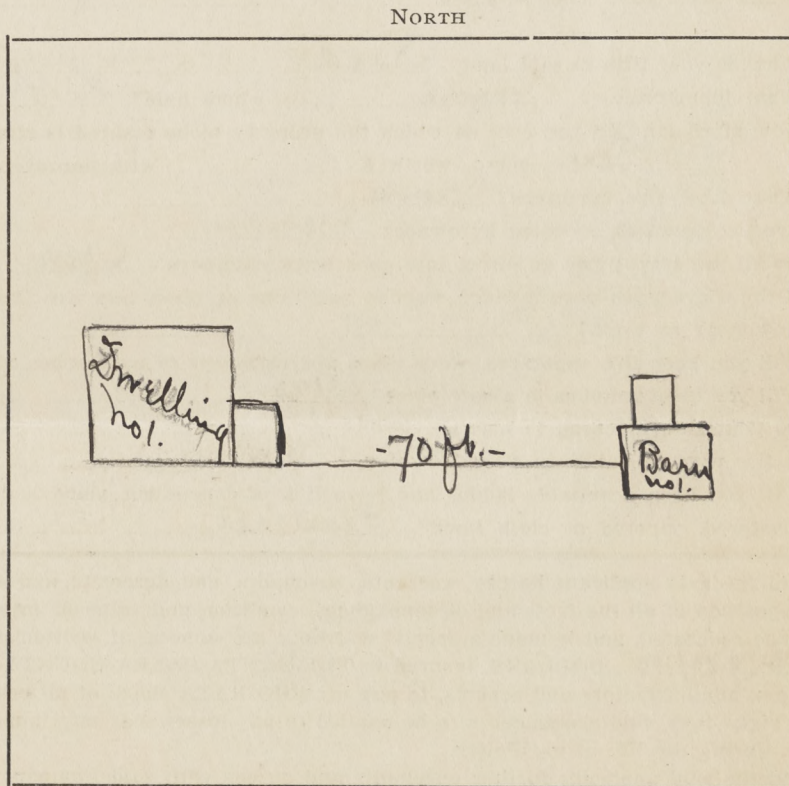
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5136.

# APPLICATION

OF

*L. Hiatt*  
*Pres. - Lattaba*  
*Campbell* *Orange Co.*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2,150.00  
Expires 10 day of February 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 10.35  
Premium - - - \$ 11.35

*Renewal of #3713.*  
Inspector.

Approved *Feb 21* 1924

*C. W. Pettit*  
President.

*Ella Q. Taylor*  
Secretary.



no. 5136. Rate: 2000 @ 15 = 3.00  
150 " 30 = .45  
3.45

# APPLICATION

Of L. Hiatt Campbell Santa Clara County, Cal.  
The Santa Clara County Fire Insurance Company San Jose, Cal. January 27 1922

fire, for the sum of Three years.  
of Three years.  
It is under Three years.  
property a Three years.

Having purchased of L. Hiatt the property described in  
Policy 4 No. 5136 in the Santa Clara County Fire Insurance Company, and the said Policy 4  
having been assigned to me by said L. Hiatt

I hereby accept the said Policy 4 of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Joseph R. Dinapoli

On dwelling  
On W  
On W  
On house  
On househ  
W

On W  
On Piano

All while contained in dwelling No. One.

On Windmill and Tank

On Barn No. 1, 36 stories, 48 feet, built 1899, now in good repair, single roof

On Barn No. 2

On Tons of Hay

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On Insurance on personal property payable to L. Hiatt, owner of same.

On

On

Total amount

2150

House and Barn No. 1 being situated on East side of Union Avenue, Cambrian School District, near Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? L. Hiatt - Rent payable Jan 27, 1922
3. How much land do you own on which the property to be insured is situated, and what is its value? Seven acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2150 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of January 1922.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.35  
Total, \$ 11.35

L. Hiatt APPLICANT.

Paid - February 14, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

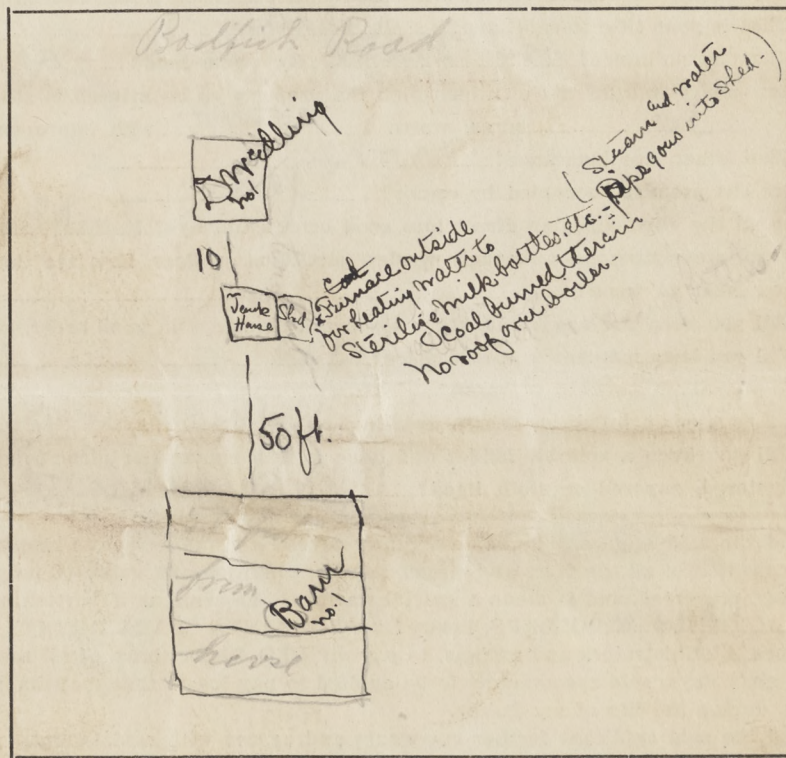
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5737

## APPLICATION

OF

Joseph Braggett.

Gilroy Post Office,

Santa Clara County, Cal.

Amount Insured \$ 22,500.00

Expires 15 day of February 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 17.70

Premium - - - \$ 18.70

George Ross Inspector.

Approved Feb. 12 1921

C. J. Pettit, President.

E. A. Taylor, Secretary.



no. 5136. Rate: 2000 @ 15 = 3.00  
150 " 30 = .45  
3.45

# APPLICATION

Of L. Hiatt, - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand One Hundred and Fifty DOLLARS, for the term  
 of Three years, from the Tenth day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>36</u> x <u>42</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1200</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>900</u>	<u>600</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories <u>36</u> x <u>48</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>250</u>	<u>150</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Insurance on personal property payable to <u>L. Hiatt, owner of same</u>			
On			
On			
Total amount		<u>2150</u>	

House and Barn No. 1 being situated on East side of Union Avenue, Cambrian School District, near Campbell, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none By whom held? L. Hiatt - Deed payable Jan 27, 1922
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2150 and 60/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of January 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.35  
 Total, \$ 11.35

L. Hiatt APPLICANT.

Paid - February 14, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

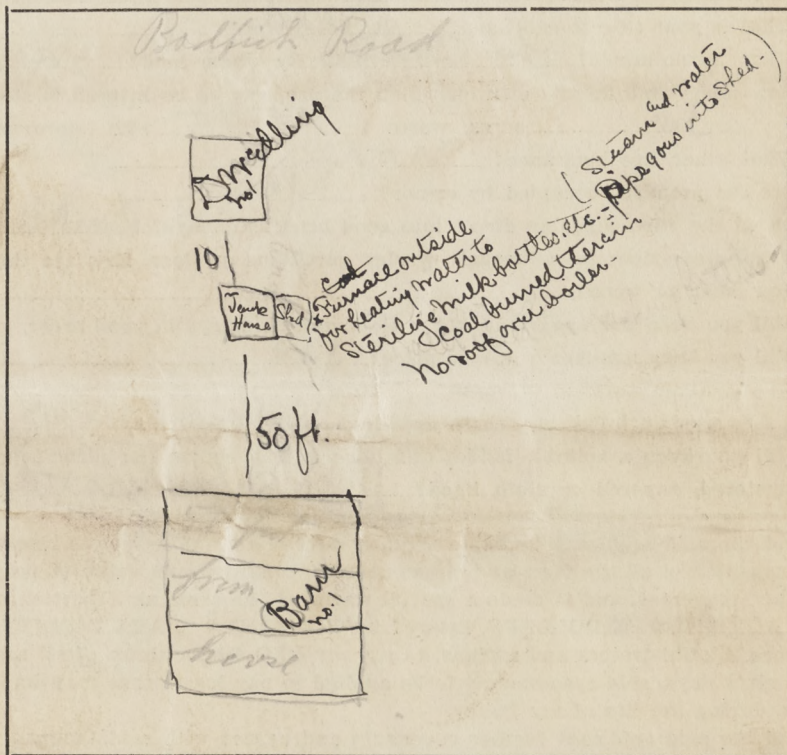
On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

EAST

SOUTH



Handwritten note: 'Tank house should not be milk house. But because of shed and furnace boiler. It is milk barn ex.'

Having purchased of \_\_\_\_\_ in the Santa Clara County Fire Insurance Company, and the said Policy No. 2136 \_\_\_\_\_ having been assigned to me by said \_\_\_\_\_ I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed \_\_\_\_\_

President. \_\_\_\_\_

Secretary. \_\_\_\_\_

1921.



No. 5137.  
**APPLICATION**

Date: 990 @ 15 = 148.  
 1260 @ 35 = 441  
 589

Of Joseph Braquet - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred Fifty DOLLARS, for the term  
 of three years, from the fifth day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>20</u> x <u>20</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>660</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>500</u>	<u>330</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank and Tank house, <u>10x10ft</u> , <u>Shed</u> attched - <u>Trumace Boiler</u> on side of <u>Shed</u> .	<u>500</u>	<u>330</u>	
On Barn No. 1 <u>20</u> stories <u>48</u> x <u>48</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>660</u>	
On Barn No. 2			
On <u>30</u> Tons of Hay		<u>300</u>	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2250</u>	

House and Barn No. 1 being situated on Bodfish Road, 1/2 of a mile West of Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? mortgage By whom held? Garden city bank
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ 15000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Sable gal iron flues with cement filling
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Boiler outside of Shed on Tank house
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Wall paper pasted and papered over

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of February 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 17.70  
 Total, \$ 18.70

Paid - March 12, 1921.

Joseph Braquet APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

House  
no. 2.

180 ft.

Dwelling  
no. 1

Storehouse  
10 ft.

EAST

SOUTH

No. 5138.

## APPLICATION

OF  
Miss Mary Trubinger  
and Mrs. Vera J. Dorke.

Miss Trubinger  
Campbell Post Office,

Santa Clara County, Cal.

ured

\$

395.00

day of

February 1924

\$

1.00

te Fee

\$

235

\$

3.35

Inspector.

# of 3714.

Feb. 9, 1924 1921

J. Pettit.

President.

La. A. Taylor.

Secretary.

Gilroy Calif.

Apr. 17-24

Dear sir:—

Please answer  
and let me know how  
we stand with our  
insurance and oblige

Yours truly  
Joseph Braguet.  
Box 8 Route A.  
Gilroy Calif.



No. 5137.  
**APPLICATION**

Date: 990 @ 15 = 1.48.  
 1260 " 35 = 4.41  
 5.89

Of Joseph Braguet - Delroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred Fifty DOLLARS, for the term  
 of three years, from the tenth day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories 20 x 20 feet, built 1905, now in good repair, shingle roof	1000	660	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	330	
On Piano			
On			
On			
On			
All while contained in dwelling No. One.			
On Windmill and Tank and Tank house 10x10ft. Sked attached - Furnace Boiler outside of Sked.	500	330	
On Barn No. 1 120 ft. high stories 48 x 48 feet, built 1910, now in good repair, shingle roof	1000	660	
On Barn No. 2			
On 30 Tons of Hay		300	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2250	

House and Barn No. 1 being situated on Bodfish Road, 1/2 of a mile West of Delroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? mortgage By whom held? Garden city bank
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ 15000 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Double gal. iron flues with cement filling.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? Boiler outside of shed on Tank house.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Felt paper pasted and papered over.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of February 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 17.70  
 Total, \$ 18.70

Paid - March 12, 1921.

Joseph Braguet APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

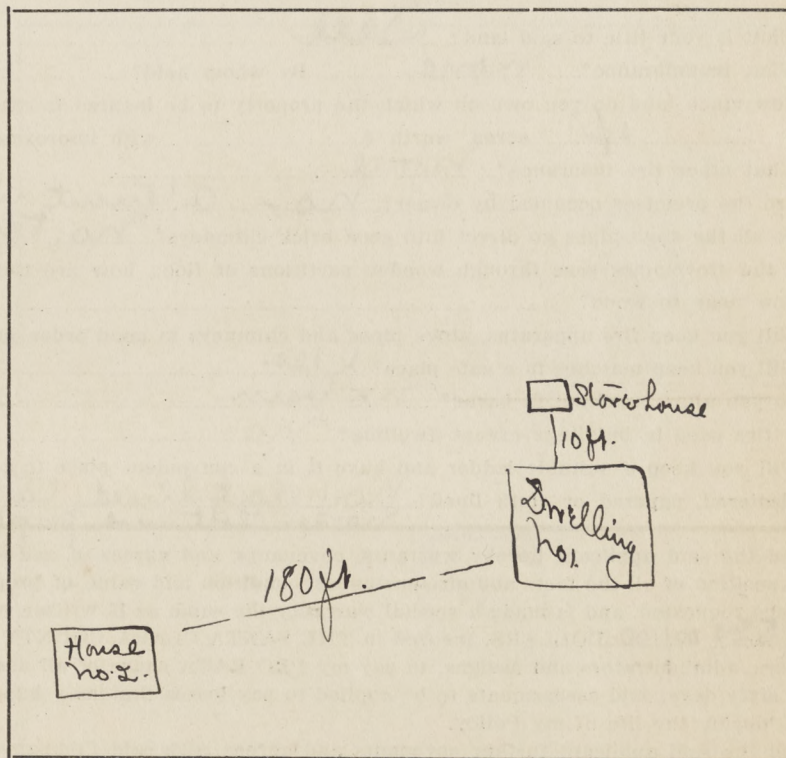
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5138.

## APPLICATION

OF  
Miss Mary Fablinger  
and Mrs. Vera F. Burke.  
Miss Fablinger

Campbell. Post Office,

Santa Clara County, Cal.

Amount Insured \$ 395.00  
Expires 13 day of February 1924  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 23.5  
Premium - - \$ 3.35

Renewal of 3714.  
Inspector.

Approved Feb 9, 1924 1921

C. J. Pettit.  
President.

Ella Q. Taylor.  
Secretary.



No. 5138.

# APPLICATION

Rate: 260 @ 18 = 47  
135 @ 23 = 31  
78

Mary Fablinger  
and Vera F. Burke

Campbell

Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of Three Hundred and Twenty-five DOLLARS, for the term of Three years, from the 13th day of February 1921, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 story 16 x 22 feet, built 1905, now in good repair, single roof	300	200	
On wing 1 story 8 x 12 feet, built 1, now in repair, roof			
On house No. 2, 1 story 16 x 20 feet, built 1911, now in repair, half roof	225	135	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Store-house, 14 x 18 ft.	100	60	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		395	

Exp. - Feb. 13. 1924  
Renewed - 6647.

House and Barn No. 1 being situated on Saratoga Avenue, about 3/4 of a mile North-East of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 14 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - a tenant in House No. 1.
- Do all the stove-pipes go direct into good brick chimneys? no, terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no - same
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? no. 1 - cloth lined, tacked and papered - no. 2 - cloth and paper, not on boards -

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 395 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.5  
Total, \$ 33.5

Mary Fablinger and Vera F. Burke APPLICANT

Paid - Feb. 5, 1921.

1600 Canceled



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

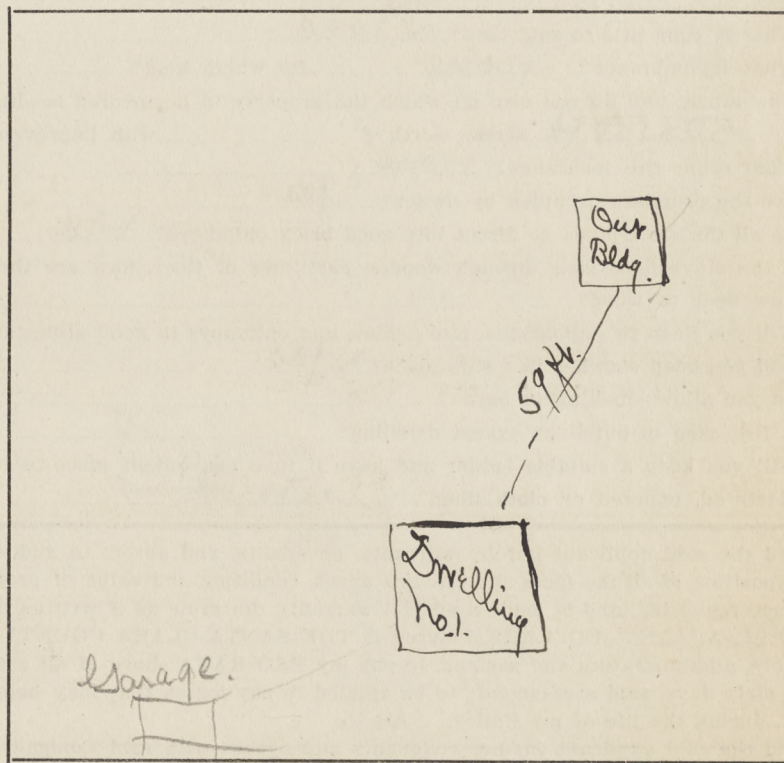
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*marked*

WEST



No. 5139

## APPLICATION

OF

*Mrs. H. Kenyon*  
*Saratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *1150.00*  
Expires *16* day of *February* 192*1*.  
Policy Fee - - - \$ *7.00*  
Rate Fee - - - \$ *5.15*  
Premium - - - \$ *6.15*

*Renewal of #3717*  
Inspector.

Approved *Feb. 19* 192*1*

*C. J. Pettit*  
President.

*Edw. Taylor*  
Secretary.



No. 5139.  
APPLICATION

Date: 1150 @ 15 = 1.72.

2 ✓  
Of Mrs. H. Kenyon. Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven Hundred and Fifty DOLLARS, for the term  
of three years, from the 16th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	% Value	Rate
On dwelling No. 1, 1 stories 26 x 36 feet, built 1904, now in good repair, single roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, including Organ	300	150	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1150		

House and Barn No. 1 being situated on North side of Saratoga Avenue, 135 ft.  
East of the Porter House, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.  
2. What incumbrance? none By whom held?  
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot,  
50 x 150 ft. acres, worth \$ with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? Yes  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling?  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1150.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.15  
Total, \$ 6.15

Paid February 16, 1921.

Mrs. H. Kenyon, APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

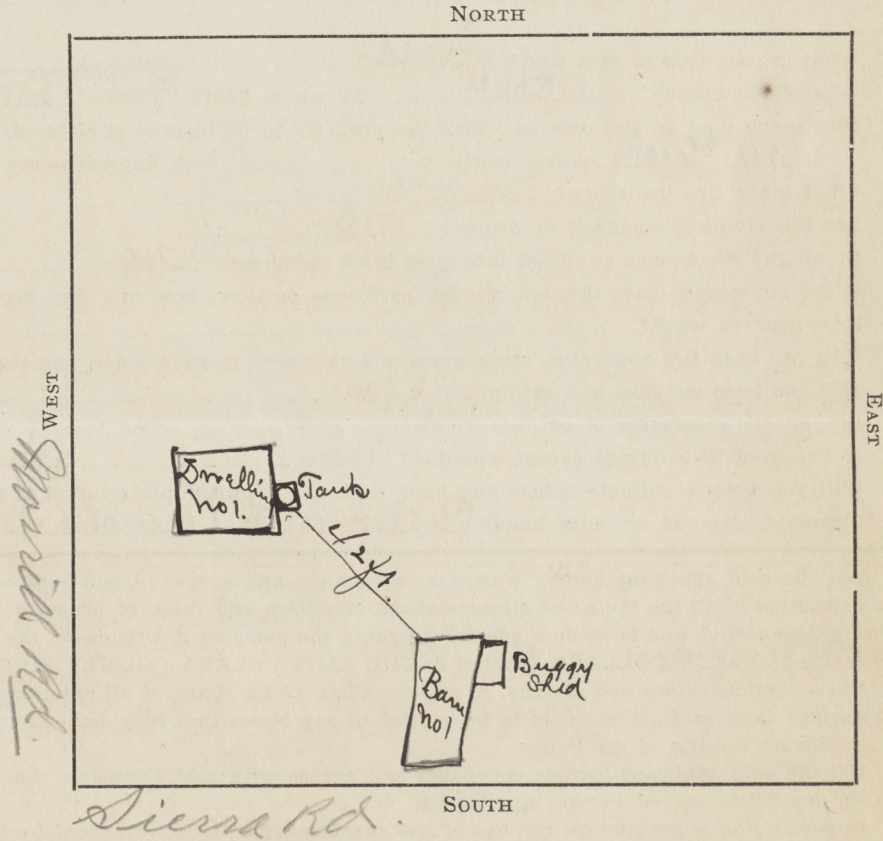
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Mailbox added*



No. 5140.

# APPLICATION

OF

Walter Ruge  
San Jose  
Route 2.  
Box 299.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1000.00  
Expires 18 day of February 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 2.90  
Premium - - - \$ 3.90

A. H. Mark  
Inspector.

Approved Feb. 19 1922  
E. J. Pettit  
President.  
Ella A. Taylor  
Secretary.



Rate:  $725 @ 25 = 181$   
 $275 @ 40 = 110$   
291

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>42</u> feet, built 1____, now in <u>fair</u> repair, <u>single</u> roof	<u>900</u>	<u>600</u>	
On wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank, <u>attached to Dwelling</u>	<u>200</u>	<u>125</u>	
On Barn No. 1, <u>1</u> stories <u>28</u> x <u>28</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>single</u> roof	<u>400</u>		
On <del>Barn No. 2</del> <u>and Buggy Shed, 9 x 15 ft. - attached</u>	<u>25</u>	<u>275</u>	
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>1525</u>	<u>1000</u>	

House and Barn No. 1 being situated on corner of Morrill Road and Sierra Road, Berryessa District, Santa Clara Co., Cal.

1. What is your title to said land? Seed.
2. What incumbrance? 6500.<sup>00</sup> By whom held? E. L. Moody, - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
12 61/100 acres, worth \$\_\_\_\_\_ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Ceiled with lumber - Walls papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Feb. 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 2.90

Total, \$ 3.90

Walter Ruge APPLICANT.

Paid - February 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

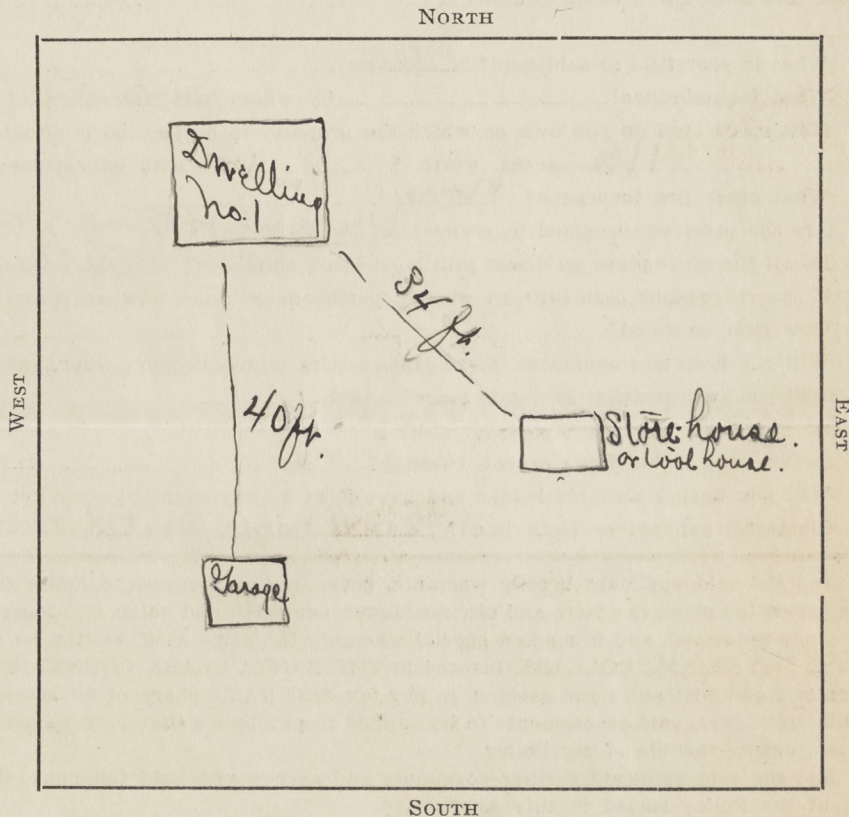
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed*



No. 5141

## APPLICATION

Mrs. Felicie B. Grimmer,  
S.P. Hammers, and  
Mrs. Heloise M. Hammers.  
(or 6148 Harvard Ave.,  
Oakland, Cal.  
Post Office,  
San Jose

Santa Clara County, Cal.

Amount Insured \$ 2500.00

Expires 18 day of February 1924.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 14.25

Less Premium Can. #4485 - \$ 15.25  
Premium \$ 6.13

E. M. Cunningham,  
Inspector.

Approved Feb 17 1924

E. J. Pettit,  
President.

Ella D. Taylor,  
Secretary.



7

No. 5141.  
**APPLICATION**

Rate: 2000 @ 15 = 3.00  
500 @ 35 = 1.75  
4.75

*F. Grimmon.*  
Felice V. Grimmon.  
Stephen P. Hammons  
Of *Heloise M. Hammons*

*Saratoga*

Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of *Two thousand Five Hundred* — DOLLARS, for the term of *three* years, from the *18th* day of *February* 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <i>Bungalow - 6 rooms - 2 story - 1 porch</i> stories x feet, built 1920, now in good repair, <i>Shing.</i> roof } On <i>and wood shed adjoin</i> wing stories feet, built 1, now in repair, <i>Shing.</i> roof }	3000	2000	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On <i>Barn No. 2 Stone house 2 story, 16x20 ft - (for tools, etc)</i>	150	100	
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <i>Garage, 18x24 - cement floor, shingle roof - (new)</i>	600	400	
On			
On <i>notified</i>			
Total amount		2500	

*Expired Feb. 18, 1924.  
Renewed - #6649*

House and Barn No. 1 being situated *on Saratoga Avenue about One mile North East of Saratoga, Santa Clara Co., Cal.*  
House and Barn No. 2 being situated

1. What is your title to said land? *Seed.*
2. What incumbrance? By whom held? *Saratoga Missionary Settlement.*
3. How much land do you own on which the property to be insured is situated, and what is its value? *1 1/2 acres, worth \$, with improvements. Loss payable.*
4. What other fire insurance? *none.*
5. Are the premises occupied by owner? *Yes, part of time - man works the place. Permit from*
6. Do all the stove-pipes go direct into good brick chimneys? *Stone chimney, terracotta flues inside.*
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes.*

**VACANCY PERMIT**

PERMIT is hereby granted for the building insured under Policy No. *5141* of the Santa Clara County Fire Insurance Company, to remain vacant *continue to time during term of Policy* days from date, it being understood and agreed that said building shall be under the care and supervision of some competent person, and that all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building, otherwise this policy shall be null and void.

*February 18, 1921*

*Ella A. Taylor.* Secretary.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.25  
Total, \$ 15.25  
*Seed - \$ 6.15 - Return on Can Policy #4485.*  
*Paid - Feb. 18, 1921*

*Felice V. Grimmon  
Stephen P. Hammons  
Wm. S. P. Hammons  
by F. Grimmon* APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

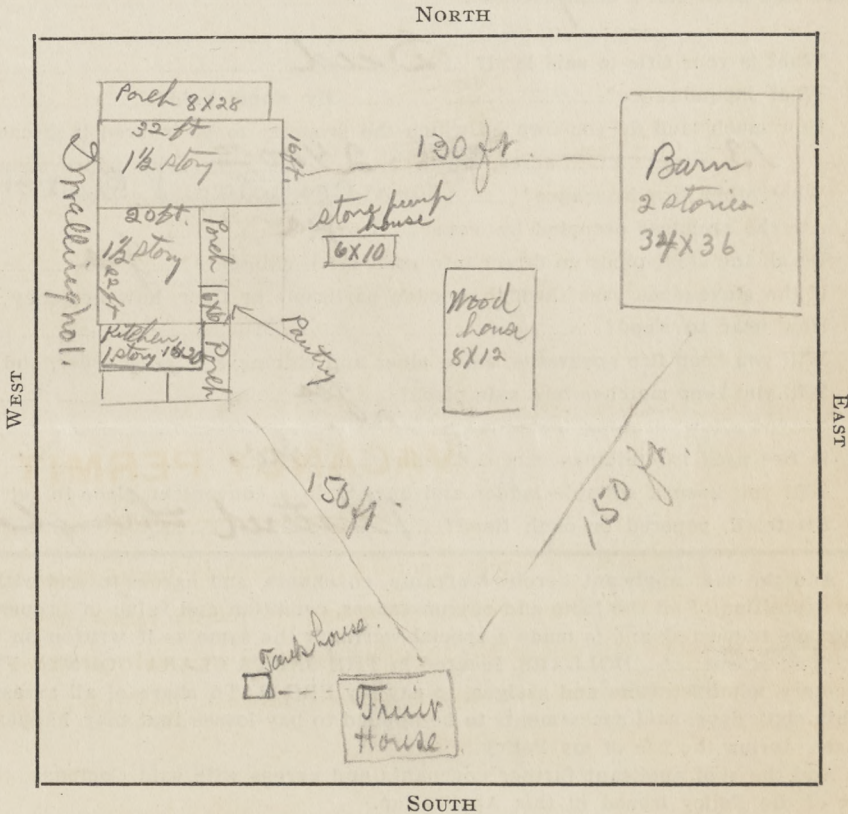
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 512/2.

## APPLICATION

OF

*Luther Cunningham*

*Saratoga* Post Office,

Santa Clara County, Cal.

Amount Insured

\$

*4500.00*

Expires 18 day of

*February* 192*4*

Policy Fee

-

-

-

\$

*1.00*

Rate Fee

-

-

-

\$

Premium

-

-

-

\$

*B. P. Williams*

Inspector.

Approved

*Feb. 19*

192*4*

*C. J. P. P. P.*

President.

Secretary.



7

No. 5141.  
**APPLICATION**

Rate: 2000 @ 15 = 3.00  
500 @ 35 = 1.75  
4.75

*Bellevue J. Grimmer.*  
Of *Stephen P. Hammons*  
*Alfred M. Hammons* - *Saratoga* Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of *Two Thousand Five Hundred* — DOLLARS, for the term of *three* years, from the *18th* day of *February* 1921, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{3}{8}$ Value	Rate
On dwelling No. 1, <i>Bungalow - 6 rooms - 2 sleeping porches - 1 porch</i> stories, <i>x</i> feet, built 1920, now in good repair, <i>Shing</i> roof	<i>3000</i>	<i>2000</i>	
On <i>and wing</i> <i>and road block adjoin</i> stories, <i>x</i> feet, built 1, now in repair, <i>Shing</i> roof			
On house No. 2, stories, <i>x</i> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <i>x</i> feet, built 1, now in repair, roof			
On <i>Barn No. 2 Store house 2 story 16x20 ft - (for looks, etc)</i>	<i>150</i>	<i>100</i>	
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <i>Garage 18x24 - cement floor shingle roof - (new)</i>	<i>600</i>	<i>400</i>	
On <i>notified</i>			
Total amount		<i>2500</i>	

*Exp. paid Feb. 18, 1924.*  
*Renewed - #6649*

House and Barn No. 1 being situated *on Saratoga Avenue about One mile North East of Saratoga, Santa Clara Co., Cal.*  
House and Barn No. 2 being situated

1. What is your title to said land? *Seed.*
2. What incumbrance? By whom held? *Saratoga Missionary Settlement.*
3. How much land do you own on which the property to be insured is situated, and what is its value? *11 1/2 acres, worth \$ Loss payable.*
4. What other fire insurance? *none.*
5. Are the premises occupied by owner? *Yes, part of time - man works the place. Permit from Co.*
6. Do all the stove-pipes go direct into good brick chimneys? *Stone chimney, terracotta flue inside.*
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes.*
10. Will you keep matches in a safe place? *Yes.*
11. Do you allow smoking in barns? *No barn.*
12. Is fire used in buildings except dwelling? *no.*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes.*
14. Plastered, papered or cloth lined? *Heavy paper pasted on walls - Papered over.*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *2500* ~~2500~~ *00* / *100* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *18* day of *February* 1921.

Policy Fee, \$ *1.00*  
Rate Fee, \$ *14.25*  
Total, \$ *15.25*

*Bellevue J. Grimmer*  
*S. P. Hammons*  
*Mrs. S. P. Hammons*  
*by J. Grimmer*

APPLICANT

*Paid - Feb. 18, 1921*  
*Lees - \$ 6.15 - Return on Can. Policy #4485.*



No. 51242.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

as Exposure, rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Dwelling. In rear Barn, rate twice as Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

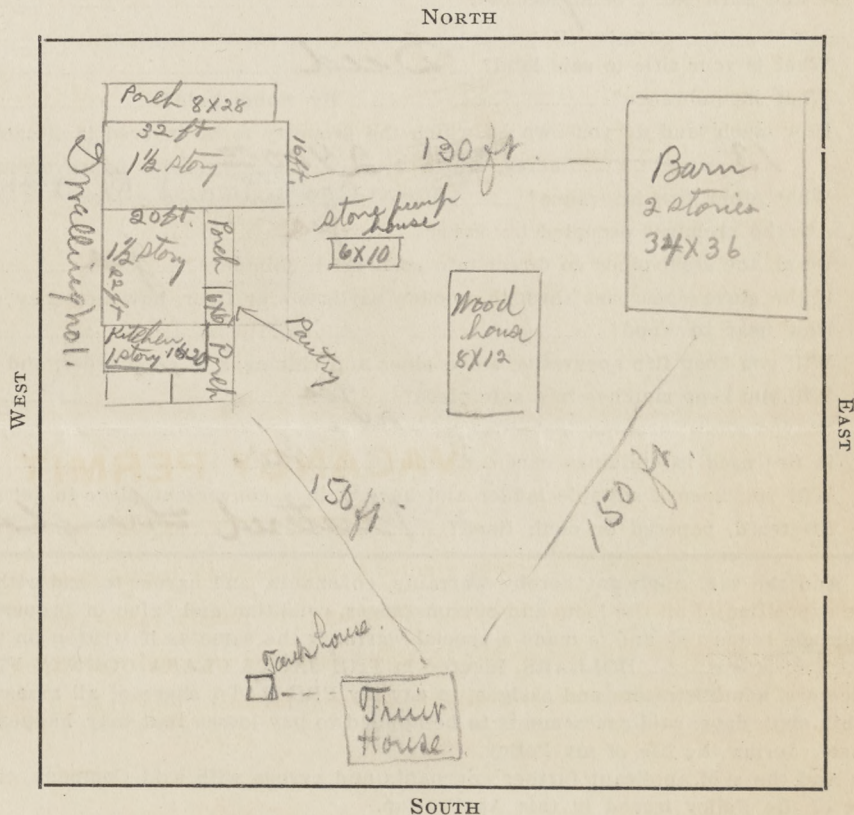
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
 Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
 Dairies and Cheese Factories—Rate, 30c on \$100.  
 Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
 Rate, 30c on \$100.  
 Fruit and Hay, and other contents of build-  
 ings; rate the same as buildings in which they  
 are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



## OF

Luther Cunningham

Saratoga Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured

45-0700

Expires 18 day of

Expires...18...day of ...February...1924,

## Policy Fee

1.00

Rate Fee

§

# Premium

—

*E. P. Williams*  
Inspector.

Inspector.

Approved

五

192..

G. Smith,  
President.

President.

Secretary.



No. 5142. Rate:  $3900 @ 15 = 585$   
 $600 @ 30 = 180$   
 $765$

# APPLICATION

Of Luther Cunningham, Paratoya Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (4500.00) Four thousand five hundred DOLLARS, for the term  
of 3 years, from the 18th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. <u>1</u> <sup>Improved in 1920-21.</sup> stories <u>1 1/2</u> x <u>32</u> feet, built <u>1890</u> , now in <u>good</u> repair <u>Shingle</u> roof	<u>3000.</u>	<u>2000.</u>	
On wing <u>1 1/2</u> stories <u>20</u> x <u>22</u> feet, built <u>1</u> , now in " repair, " roof			
On <u>wing 1st story kitchen and porch</u> <u>16</u> x <u>26</u>			
On house No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>2400.</u>	<u>1600.</u>	
On Piano	<u>300.</u>	<u>200.</u>	
On <u>Electric washing machine</u>	<u>150.</u>	<u>100.</u>	
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. <u>1</u> <u>2</u> stories <u>34</u> x <u>36</u> feet, built <u>1896</u> , now in <u>good</u> repair <u>Shingle</u> roof	<u>900.</u>	<u>600.</u>	
On Barn No. <u>2</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$ <u>500.</u> , on Pump House, \$ <u>500.</u>			
On <u>Cancelled - Permitted under # 6252</u>			
On <u>Dwelling wired for electricity - new plumbing, stoves, and</u>			
On <u>other improvements, amounting to \$1025.00</u>			
Total amount	<u>6750.</u>	<u>4500.</u>	

House and Barn No. 1 being situated on the San Jose road 1/4 mile north East of Paratoya  
in the County of Santa Clara, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 13 acres, worth \$ 2400.00 with improvements.
4. What other fire insurance? Barn contents and Fruit House, etc. in another Co.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered throughout.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.95  
Total, \$ 23.95  
3698 renewal 802 new.  
Luther Cunningham APPLICANT  
\$ 9.45 Paid - Mar. 23, 1921.  
Return on Can. Pol. #4636.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

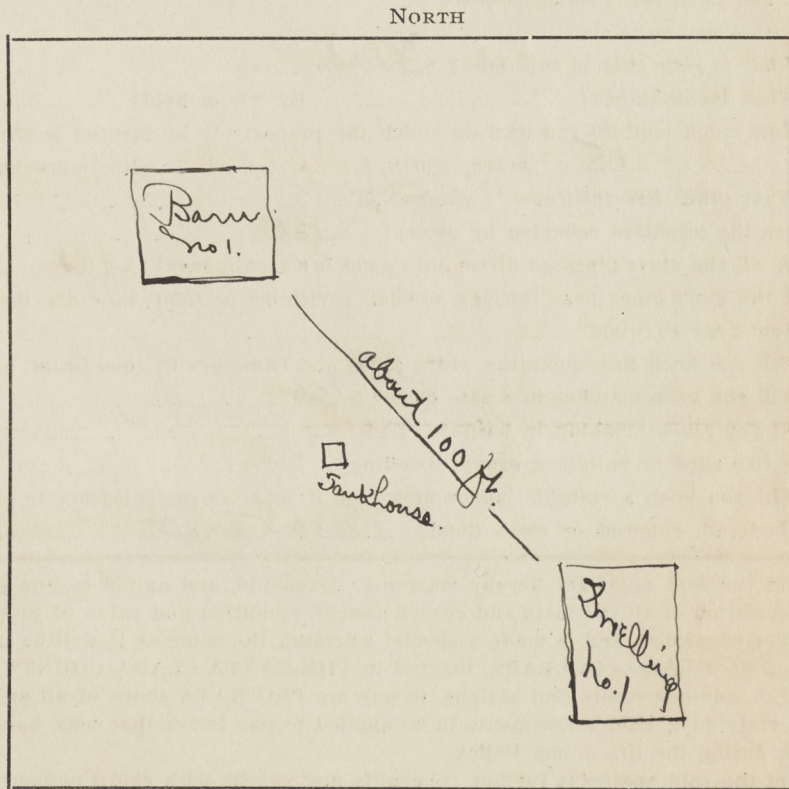
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5143

## APPLICATION

OF

Mrs. Emma C. Main  
Route 1,  
Box 186,  
Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 21 day of February 1921

Policy Fee - \$ 1.00

Rate Fee - \$ 7.65

Premium - \$ 8.65

General of #3721  
Inspector.

Approved Feb. 12 1921

E. J. Pettit,  
President.

John A. Taylor,  
Secretary.



No. 5143. Rate: 1300 @ 15 = 1.95  
200 " 30 = .60  
2.55

# APPLICATION

Of Emma C Main - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifty Hundred DOLLARS, for the term  
of Three years, from the 21st day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>50</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On _____			
On Piano _____	<u>300</u>	<u>200</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank _____			
On Barn No. 1, <u>2</u> stories, <u>55</u> x <u>40</u> feet, built 1 _____, now in _____ repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situated on San Jose and Los Gatos Road, about  
1 1/2 miles from Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Lease
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.65  
Total, \$ 2.65

Emma C Main APPLICANT

Paid - February 16, 1921.



# Classification of Risks

# APPLICATION

Mrs L.  
 J. H. Bachman.  
 OF  
 Bachman &

*Granville, Cal.* - Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 666.00

Expires 23 day of February 1926.

## Policy Fee

§

1.00

Rate Fee

§

500

## Premium

५

600

Inspector.

Approved

Feb 19

1961

President.

Secretary.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

## DEFICIENCIES.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of gelling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.

Henderson  
Schmidt  
Roxo -  
Spalding  
Digher  
Babb.  
abbott -

Extinguisher Books.

$$\begin{array}{r} 14.20 \\ \times 13.20 \\ \hline 2840 \\ 42600 \\ \hline 188.240 \end{array}$$

$98' = 27'' \text{ WTC}$   
 $098 = 05 @ 228$

$$\begin{array}{r} 4.85 \\ \times 4.28 \\ \hline 9700 \\ 8540 \\ 19400 \\ \hline 206960 \end{array}$$

Hand-drawn diagram of a wood shed. The shed is a rectangle with a front door. Dimensions are labeled: 20 ft (width), 40 ft (height), 20 ft (depth), and 10 ft (width of the front door). The text "Wood shed" is written inside the rectangle.

not exposures to each owner.

SOUTH



No. 5143. Rate: 1300 @ 15 = 1.95  
200 " 30 = .60  
2.55

# APPLICATION

Of Emma C Main - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifty Thousand DOLLARS, for the term  
of Three years, from the 21st day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>50</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On _____			
On Piano _____	<u>300</u>	<u>200</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, <u>2</u> stories, <u>55</u> x <u>40</u> feet, built 1 _____, now in _____ repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situated on San Jose and Los Gatos Road, about  
2 1/2 miles from Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed.
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifty Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.65  
Total, \$ 2.65

Emma C Main APPLICANT

Paid - February 16, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

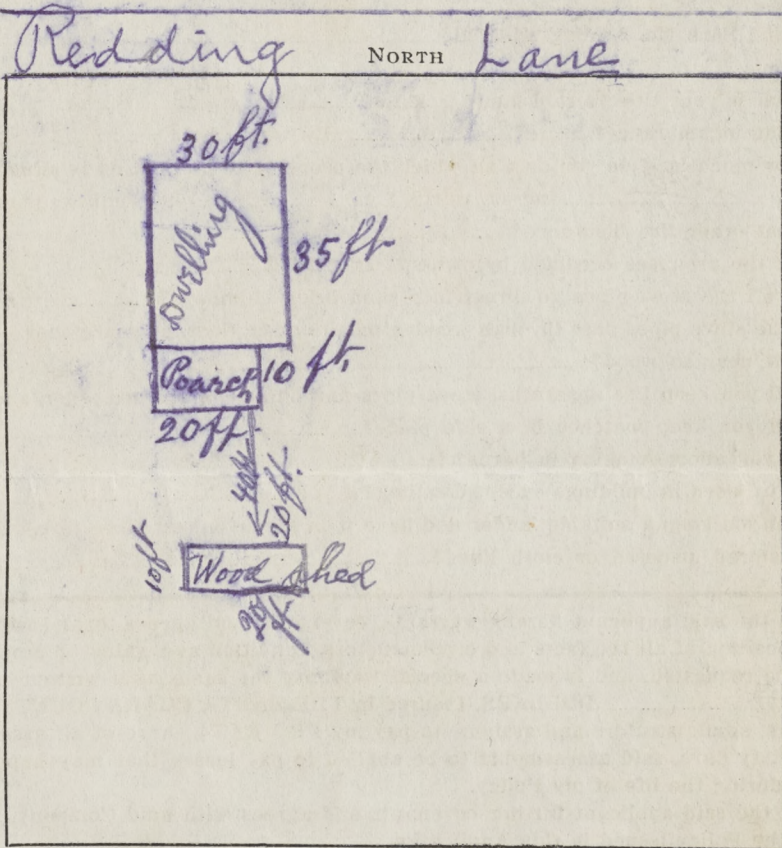
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 5144.

APPLICATION

OF  
M. L. Bachman &  
J. H. Bachman.

Danforth Cal - Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 666.00  
Expires 23 day of February 1926.

Policy Fee - - \$ 1.00  
Rate Fee - - \$ 5.00  
Premium - - - \$ 6.00

J. W. Wright,  
Inspector.

Approved Feb. 19 1926

E. J. Pettit,  
President.

Ella D. Taylor,  
Secretary.



No. 5144.  
APPLICATION

Rate: 666 @ 15 = .99

Of Wm L. & J. H. Bachman, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred and Sixty Six DOLLARS, for the term  
of five years, from the 23rd day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>30</u> x <u>35</u> feet, built 1....., now in <u>good</u> repair, <u>single</u> roof	<u>1000.00</u>	<u>666.00</u>	
On wing ..... stories <u>10</u> x <u>20</u> feet, built 1....., now in <u>good</u> repair, <u>single</u> roof			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On <u>Insurance to be in full force and effect</u>			
On <u>on and after February 23rd 1921.</u>			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On <u>Property now owned by J. H. Bachman, he</u>			
On <u>having purchased the interest of W. L. Bachman, his brother.</u>			
Total amount .....	<u>1000.00</u>	<u>666.00</u>	

House and Barn No. 1 being situated Bedding Lane, Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
4.25 acres, worth \$4000 with improvements.
- What other fire insurance? No other
- Are the premises occupied by owner? Yes or by a renter? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? papered - am going to plaster it soon.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 666.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of February 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.00  
Total, \$ 6.00

Wm L. Bachman APPLICANT.  
J. H. Bachman

Paid - February 23, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

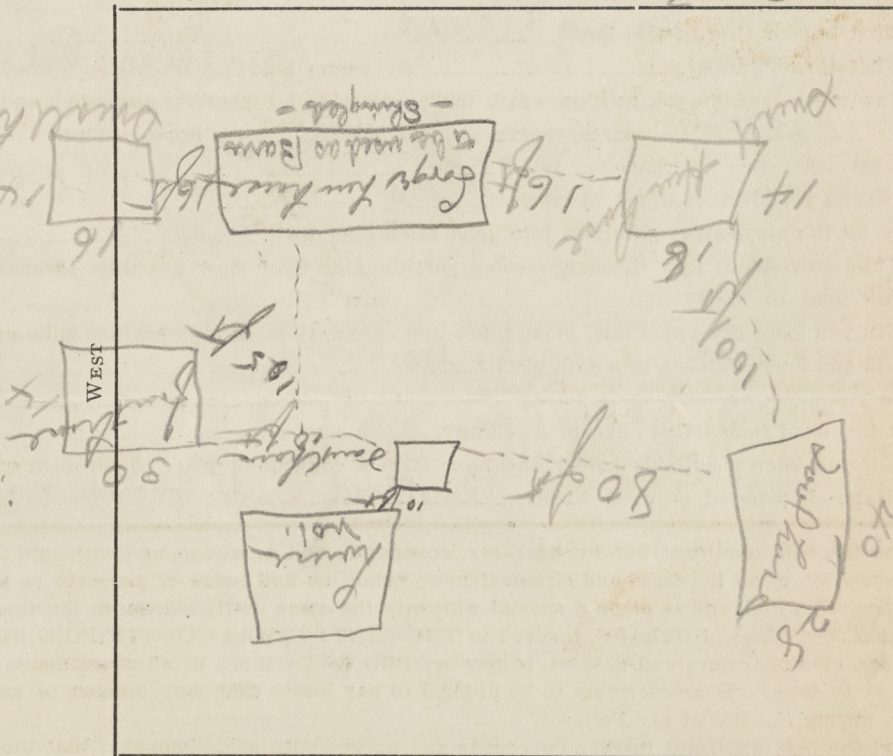
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to a. Easton Co.  
530 N. 12th St.*



NORTH

SOUTH

EAST

*Sulphur Lard  
non 4 ft from Barn  
to be marked positive  
away before it is  
used.*

No. 51245

## APPLICATION

OF

*Harry Lipscomb*  
*Morgan Hill* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2,500.00*

Expires *25* day of *February* 192*4*

Policy Fee - - - \$ *1.00*

Rate Fee *26.55*

*See Return Policy on Gov. #455* \$ *27.55*

Premium - - - \$ *20.80*

*E. J. Thompson* Inspector.

Approved *Feb. 26* 192*4*

*E. J. Pattitt* President.

*Charles Taylor* Secretary.



1

No. 5145

Rate: 3100 @ .15 = 465  
1400 @ .30 = 420  
8.85

6.20  
5.60  
11.80  
30.40  
36.40

# APPLICATION

Of Harry G. Lipscomb, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
of Three years, from the 25th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>7</u> rooms <u>x</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing <u>x</u> stories <u>x</u> feet, built 1, now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>x</u> stories <u>x</u> feet, built 1, now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and</u> <u>Shingle</u> house	300	200	
On Barn No. 1, <u>16</u> stories, <u>16</u> x <u>60</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	800	500	
On Barn No. 2			
On <u>8</u> Tons of Hay		80	
On <u>Farm Tools</u> , - <u>Plows</u> , \$16.00, <u>Disc</u> , \$46.00, <u>Harrow</u> , 26.00, <u>Pulverizer</u> , \$92.00		180	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Orchard Truck</u>		40	
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u> , or <u>Tool Shed</u>			
On <u>Pumping Plant</u> , \$, on <u>Pump House</u> , \$ <u>Tool Shed</u> , 28 x 40 ft	300	200	
On <u>2</u> chicken houses, (small)	150	100	
On <u>Fruit House</u> 30 x 14 ft	250	165	
On <u>530</u> fruit trays, <u>while in Fruit House, or stacked near</u>		135	
Total amount		4500	

House and Barn No. 1 being situated on left side of Turner Avenue  
3/4 of a mile from the Monterey Road, Morgan Hill.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? By whom held? Amasa Eaton Co. Lease payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.0 x 1/10 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered, and wood panelled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 26.55

Total, \$ 27.55

Less - \$ 26.80 - unexpired Prem. on Cash Policy #4755 Harry G. Lipscomb APPLICANT  
\$ 6.75 Paid - Mar. 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c

## NOTICE TO INSPECTORS

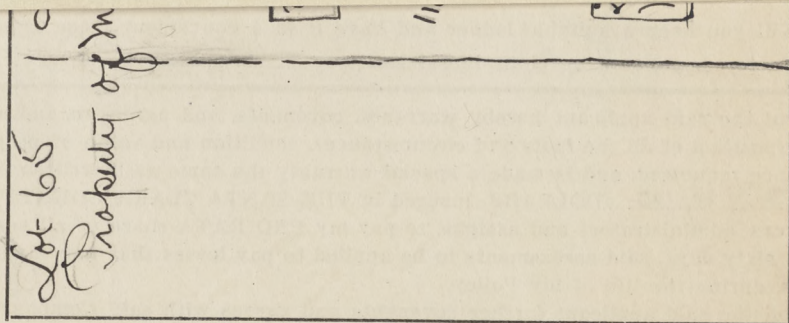
On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

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Morganhill, Cal.,  
Feb. 28, 1921

Miss E. A. Taylor,  
San Jose, Cal.

Dear Miss Taylor:—  
The amounts named in your letter of Feb. 25th to cover my buildings and personal property are satisfactory to me. However I have 530 fruit trays on which I would like to carry an additional \$135.00 which would make my policy up to the \$4500.00



SOUTH

No. 5146.

# APPLICATION

OF

M. R. Beach.

Morganhill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 350.00

Expires 26 day of February 1921

Policy Fee - - - \$ 7.00

Rate Fee - - - \$ 3.15

Premium - - - \$ 4.15

Renewal of 3724  
Inspector's Addl.  
\$150.00 added

Approved Feb. 24<sup>th</sup> 1921

W. J. Pettit,  
President.

Ella A. Taylor,  
Secretary.



1

No. 5145

Rate: 3100 @ .15 = 465  
1400 @ .30 = 420  
885

6.20  
5.60  
11.80  
30.40  
36.60

# APPLICATION

Of Harry G. Lipscomb, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred DOLLARS, for the term  
of Three years, from the 25th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>16</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing <u>1</u> stories <u>16</u> feet, built 1, now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>16</u> feet, built 1, now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and</u> <u>Same</u> <u>house</u>	300	200	
On Barn No. 1, <u>16</u> x <u>60</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	800	500	
On Barn No. 2			
On <u>8</u> Tons of Hay		80	
On <u>Farm Tools, - Plows, 16.00; Disc, 46.00; Harrow, 26.00; Pulverizer, 92.00</u>		180	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Orchard Truck</u>		40	
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u> , <u>or</u> <u>Tool Shed</u>			
On <u>Pumping Plant, \$</u> , on <u>Pump House, \$</u> <u>Tool Shed, 28 x 40 ft.</u>	300	200	
On <u>2 chicken houses, (small)</u>	150	100	
On <u>Fruit House 30 x 14 ft.</u>	250	165	
On <u>530 fruit trays, while in Fruit House, or stacked near</u>		135	
Total amount		1500	

Exp. paid Feb. 25, 1924.  
Renewed - 6.54.

House and Barn No. 1 being situated on left side of Juniper Avenue  
3/4 of a mile from the Monterey Road, Morgan Hill.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? By whom held? Amasa Eaton Co. - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.04 2/10 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered, and wood panelled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 26.55  
Total, \$ 27.55  
Less - \$ 26.80 unexp. Prem. on Cash Policy #4755  
\$ 6.75 Paid - Mar. 21, 1921.  
Harry G. Lipscomb APPLICANT

700 renewal



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.

## NOTICE TO IN

On diagram show  
sured, and all expos  
feet; say just what  
occupied for, and m  
figures between all  
on Diagram.

No. 5146.

# APPLICATION

OF

Beach.

Hill Post Office,

ara County, Cal.

\$ 350.00

February 1921

\$

\$

\$

3.00

3.15

4.15

Inspector  
\$150.00 added

23724

2411 1921

Pettit

President.

Gaylor

Secretary.

New trays last year cost \$1.25 each.

The sulphur house is 65 feet from the house and I expect to move it still further away before using it. It is only 41 feet from barn.

There are 20.71 acres in my land all set in orchard except spaces taken out for buildings.

If you cannot write the policy without the exposure rate on account of sulphur house being only 41 feet from barn I will move it at once. Would prefer though to move it about June 15th which will be about a month before I will use it as there are 16 acres in pines and 3 acres of peaches. No apricots.

I expect to be in San Jose one day this week and will call.

Sincerely  
H. G. Lipscomb.

SOUTH



No. 5145

Rate: 3100 @ .15 = 465  
1400 @ .30 = 420  
8.85

# APPLICATION

Of Harry G. Lipscomb, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred DOLLARS, for the term  
of Three years, from the 25th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>7</u> rooms, <u>x</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and</u> <u>Same House</u>	300	200	
On Barn No. 1, <u>16</u> stories, <u>16</u> x <u>60</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	800	500	
On Barn No. 2			
On <u>8</u> Tons of Hay		80	
On <u>Farm Tools, - Plows, \$16.00, Disc, \$46.00, Harrow, 26.00, Pulverizer, \$92.00</u>		180	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Orchard Truck</u>		40	
On Harness and Robes			
All while contained in Barn No. <u>1</u> , <u>or Tool Shed</u>			
On Pumping Plant, \$, on Pump House, <u>Tool Shed, 28 x 40 ft</u>	300	200	
On <u>2 chicken houses, (small)</u>	150	100	
On <u>Fruit House 30 x 14 ft</u>	250	165	
On <u>530 fruit trays, while in Fruit House, or stacked near</u>		135	
Total amount		4500	

House and Barn No. 1 being situated on left side of Turner Avenue  
3/4 of a mile from the Monterey Road, Morgan Hill.  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? By whom held? Amasa Eaton Co. Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 20 2/10 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered, and wood panelled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 26.55

Total, \$ 27.55

Less - \$ 26.80 - unpaid Prem. on Cash Policy #4755 Harry G. Lipscomb APPLICANT  
\$ 6.75 Paid - Mar. 21, 1921







No. 5146. Rate: 350 @ 30 = 105  
**APPLICATION**

Of M. R. Beach, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred and Fifty and 00/100 DOLLARS, for the term  
of 3 years, from the 26th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 2 stories, 20 x 40 feet, built 1917, now in good repair, single roof			
On Barn No. 2 with a lean to on west side			
On Tons of Hay 40 x 16	550	350	15
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		350	

House and Barn No. 1 being situated on Del Monte Avenue, Lot 64, Morgan Hill Ranch, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot 64 and 65  
17 acres, worth \$ with improvements.
4. What other fire insurance? none - Dwelling under Policy #4437
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 350 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 3.15  
Total, \$ 4.15  
M R Beach APPLICANT

Paid - March 8, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

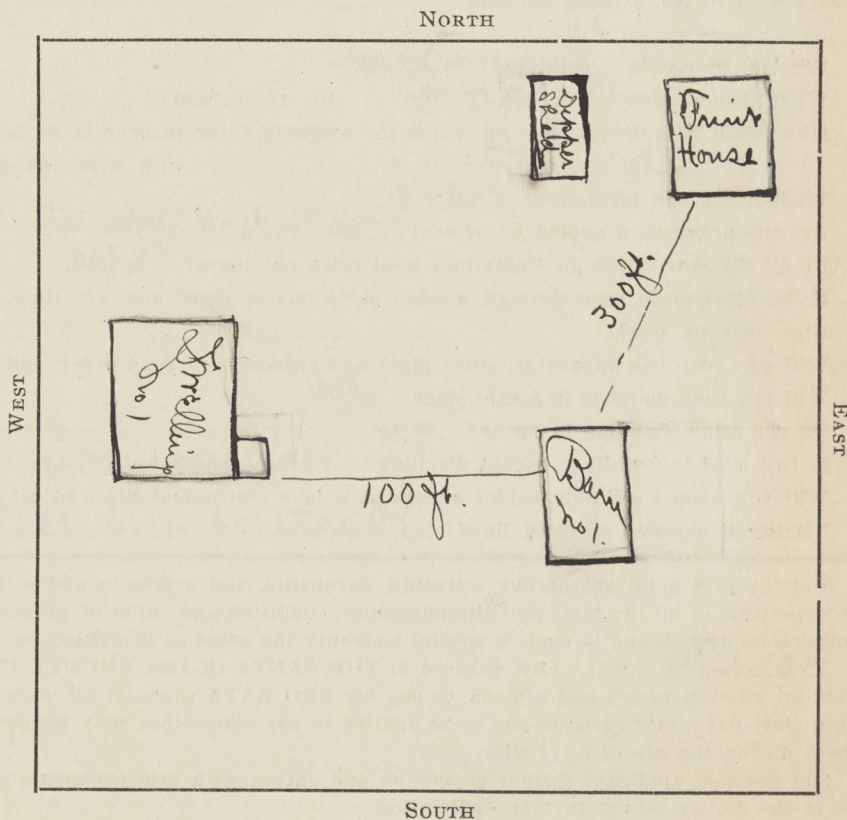
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5147

## APPLICATION

OF

C. M. Luckenbaugh.

Carpenter's Route 11.

Post Office,

Box 120.

Santa Clara County, Cal.

Amount Insured

\$

3064.00

Expired day of

February 1921.

Policy Fee

-

-

-

\$

1.00

Rate Fee

-

-

-

\$

1970

Premium

-

-

\$

20.70

Renewal of # 3726.

Inspector.

Approved

Feb 19

1921

C. J. Pettit.

President.

Ella O. Taylor.

Secretary.



No. 5147. Rate: 1750 @ 15 = 262  
1314 " 30 = 394  
6.56

# APPLICATION

Of C. M. Luckenbaugh - Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand and six hundred and 00/100 DOLLARS, for the term  
of Three years, from the 26th day of February 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>42</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shing.</u> roof	2250	1500	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank house, adjoining dwelling</u>	375	250	
On Barn No. 1, ..... stories <u>18</u> x <u>24</u> feet, built 1....., now in ..... repair, ..... roof	375	250	
On Barn No. 2 <u>and shed, 14 x 24 ft.</u>	96	64	
On <u>8</u> Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Dipping Shed, 18 x 32 ft. and Anderson Dipper and Ladder</u>	225	150	
On <u>Shed, 40 x 50 ft.</u>	900	600	
On <u>1200 fruit trays, while in fruit house or on drying ground.</u>	400	250	
On .....			
Total amount	3064		

House and Barn No. 1 being situated on South side of Homestead Road about  
2 miles West of Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? .....
- What other fire insurance? none
- Are the premises occupied by owner? no, not at present. Am away for place.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no, except when pruning dipping.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered and ceiled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3064.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of February 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 19.70  
Total, \$ 20.70

Paid - February 15, 1921.

C. M. Luckenbaugh APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

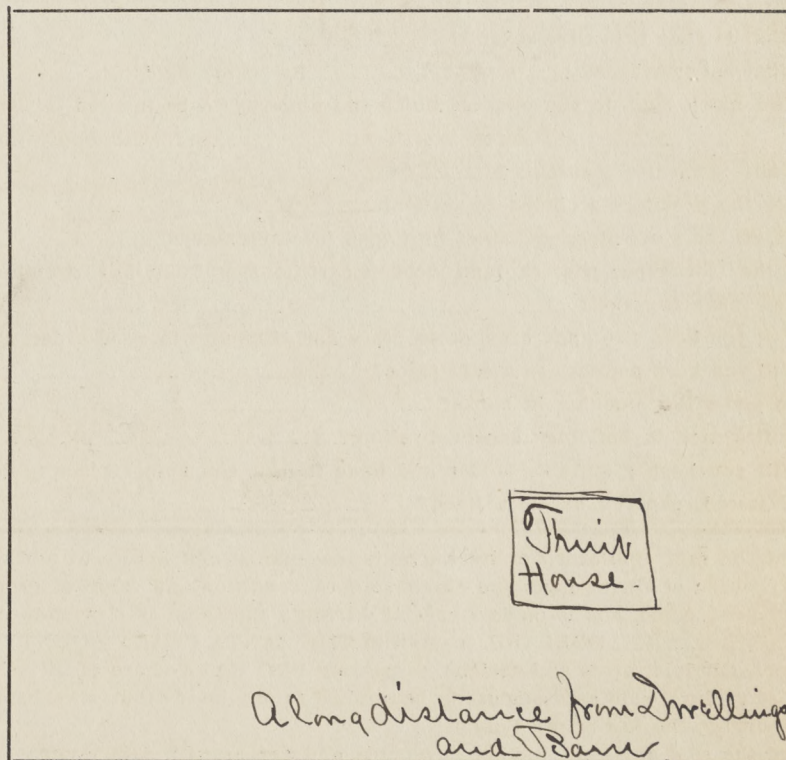
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 51248

## APPLICATION

OF

Mr. Edward B. Kruger

Sanatoga

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 181.00

Expired 27 day of February 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 4.35

Premium - - - \$ 5.35

Renewal of #4161.

Inspector.

Approved Feb. 19 1924

E. J. Pettit.

President.

Ellen A. Taylor.

Secretary.



No. 5148.

# APPLICATION

Rate: 481 @ 30 = 1.45

40-192

Of Flora B. Krueger - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Hundred Eighty-one DOLLARS, for the term  
 of Three years, from the 27 day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit House 20x50 ft. - 8 ft. posts - Plastered</u>	300	200	
On <u>1300 fruit trays, while in or near Fruit House</u>	312	206	
On <u>700 " boxes</u>	84	75	
On			
Total amount		481	

Expired Feb-27-1924  
 Renewed 1-6-60

Fruit House and Barn No. 1 being situated on Mountain View Road and Harriman Avenue, about one mile from Saratoga, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? near fruit house during prime season
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 481.00/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of February 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.35  
 Total, \$ 5.35

Mrs. Flora B. Krueger APPLICANT

Paid March 10, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

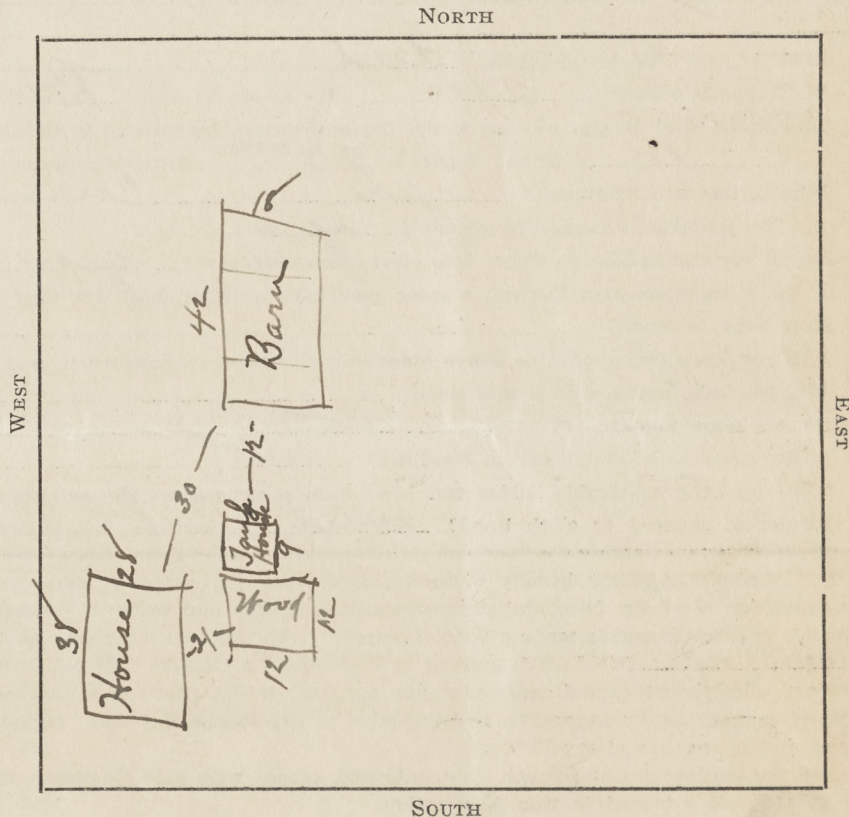
## EXPOSURES

An out, building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed assd.*



No. 5149.

# APPLICATION

OF

*H. Jensen*

*Box 13.*

*Exbury*

Post Office,

*R. F. H.*  
Santa Clara County, Cal.

Amount Insured \$ *1900*

Expires *27* day of *February* 192*3*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *10.70*

Premium - - - \$ *11.70*

*J. H. Carl*

Inspector.

Approved *Feb. 26*

192*3*

*E. J. Pettit*

President.

*Ellen A. Taylor*

Secretary.



No. 5149.  
APPLICATION

1500 @ 25 = 3.75  
400 " 40 = 1.60  
5.35

Of K Jensen Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 1900 DOLLARS, for the term  
of 1 years, from the 27th day of Feb 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	3/4 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>38</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3000</u>		
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>2200</u>	<u>1500</u>	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories <u>18</u> x <u>42</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>750</u>	<u>400</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
Total amount	<u>2950</u>	<u>1900</u>	

Cancelled - July 21, 1922.  
Re-written under #5820.

House and Barn No. 1 being situated on Monterey Road, one mile north  
of Gilroy Santa Clara Co  
House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? 2400 By whom held? Bank of Italy Gilroy
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 2000 with improvements.
- What other fire insurance? yes California Aug 8 1922 \$700 on house and  
\$1500 on barn in another  
Co. - also tank house and  
furniture
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiling, cloth lined & papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1900 and 20/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this February day of 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.70  
Total, \$ 11.70

K Jensen APPLICANT.

Paid - March 7, 1921

explained to assured, that he is now carrying a little over 2/3, and when he renews, putting all his insurance in this Company, he can carry only 2/3 of values.



ATION

igned

Post Office,

County, Cal.

4500.00

February 1924

1.00

22.50

23.50

# 3727.

Inspector.

ch, 3" 1921

Stit.

President.

aylor.

Secretary.

Shroy Cal Feb 28 1920

Dear Miss Taylor

Mr Jensen is sick in bed so could not discuss matters with him but you can take the matter up with him by letter.

I am enclosing the application as I started to write it, the rate column has the figures of the other policy which expires Aug 8<sup>or 22</sup> 1922

I think he would be willing to do as you suggest about writing for two years, but his point was this, ~~but his point is this.~~

The insurance in the other company is so expensive he would be paying double insurance and would not be able to collect on it.

As his buildings are so close the rate for insurance would be 35¢ which would amount to \$15<sup>and</sup> for the year and six months, until the other would expire.

You may be able to make some suggestions to him which will meet with his approval.

His insurance in the other companies amounted to over \$60<sup>00</sup> for 3 years

Yours truly

J. H. Carl.

SOUTH



No. 5149.  
**APPLICATION**

1500 @ 25 = 3.75  
400 " 40 = 1.60  
5.35

Of K Jensen Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 1900 DOLLARS, for the term  
of one year years, from the 27th day of Feb 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>38</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	<u>3000</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<u>2200</u>		
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>1</u> stories <u>18</u> x <u>42</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	<u>750</u>	<u>400</u>	
On Barn No. 2 .....	<u>600</u>		
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>2950</u>	<u>1900</u>	

Canceled - July 21, 1922.  
Re-written under #5820.

House and Barn No. 1 being situated on Monterey Road, one mile north  
of Gilroy Santa Clara Co  
House and Barn No. 2 being situated .....

- What is your title to said land? deed
- What incumbrance? 2400 By whom held? Bank of Italy, Gilroy
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 2000 with improvements.
- What other fire insurance? yes
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiled, cloth lined & papered

1500 on house and  
1500 on barn in another  
Co. - also tank house and  
furniture

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1900 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this February day of 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.70  
Total, \$ 11.70

K Jensen APPLICANT

Paid - March 7, 1921

Explained to assured, that he is now carrying a little over 2/3, and when he renews, putting all his insurance in this Company, he can carry only 2/3 of values.



ATION

agner

Post Office,

County, Cal.

1500.00

January 1921

1.00

22.50

23.50

# 3727.

Inspector.

Feb 3 1921

Stitt

President.

Taylor.

Secretary.

Geolroy Cal Feb 25 1921

Santa Clara Co Fire Ins Co

Dear Miss Taylor.

Please find application of

Mr K Jensen for Insurance.

Mr Jensen has another policy on this same property, which will expire Aug 8, 1922, when he wishes to re-insure combining the two policies.

Yours truly  
J. H. Carl

P.S.

Please send a few application blanks.

Note Mr. Carl for full values, and for aut. if ins. carried elsewhere.

SOUTH



No. 5149.  
**APPLICATION**

1500 @ 25 = 3.75  
400 " 40 = 1.60  
5.35

Of K Jensen Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 1900 DOLLARS, for the term  
of 2 1/2 years, from the 27th day of Feb 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>28</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	<u>3000</u>		
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<u>2250</u>	<u>1500</u>	
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1, <u>1</u> stories <u>18</u> x <u>42</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	<u>750</u>	<u>400</u>	
On Barn No. 2.....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2850</u>	<u>1900</u>	

Canceled - July 31, 1922.  
Re-written under #5820.

House and Barn No. 1 being situated on Monterey Road, one mile north  
of Gilroy Santa Clara Co  
House and Barn No. 2 being situated .....

- What is your title to said land? deed
- What incumbrance? 2400 By whom held? Bank of Italy, Gilroy
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 20000 with improvements.
- What other fire insurance? yes
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiled, cloth lined & papered

\$700 on house and  
\$150 on barn in another  
Co. - also tank house and  
furniture

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1900 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this..... day of February 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.70  
Total, \$ 11.70

K Jensen APPLICANT.

Paid March 7, 1921

Explained to assured, that he is now carrying a little over 2/3, and when he re-writes, putting all his insurance in this Company, he can carry only 2/3 of values.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate, Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

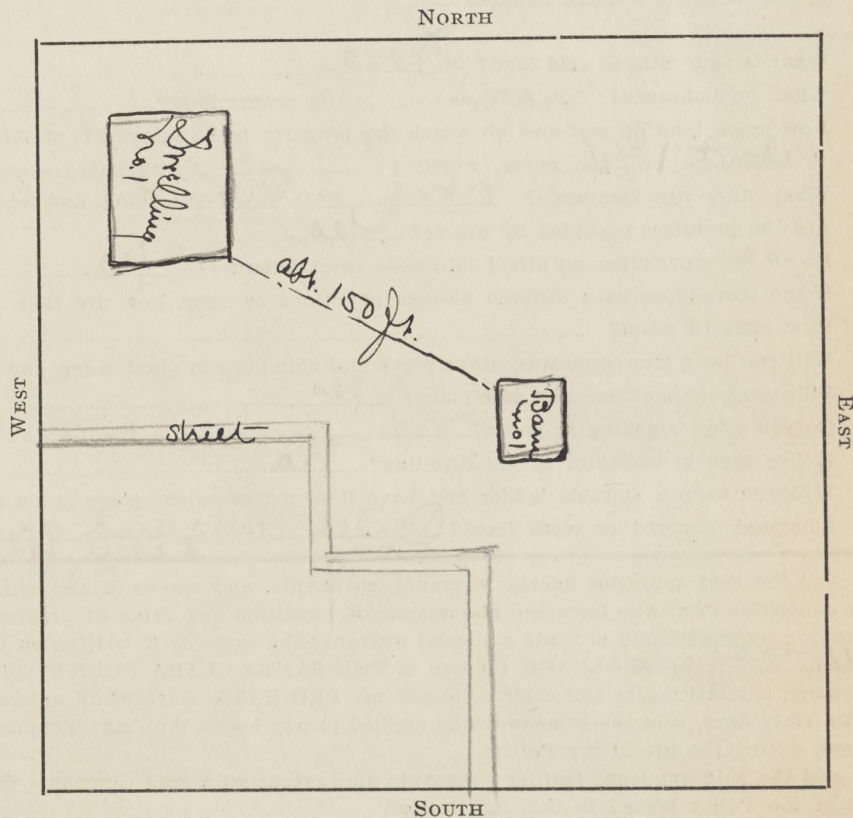
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5150.

# APPLICATION

OF

E. E. Wagner

Los Angeles Post Office,

Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 28 day of February 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 22.50

Premium - - - \$ 23.50

Renewal of # 3727.  
Inspector.

Approved March, 3 1921

E. J. Pettit.

President.

E. A. Taylor.

Secretary.



No. 5150.

Rate: 4000 @ 15 = 6.00  
500 @ 30 = 1.50  
7.50.

## APPLICATION

Of E. E. Wagner, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of four thousand five hundred DOLLARS, for the term  
 of three years, from the 28th day of February 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>35</u> x <u>45</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>6000</u>	<u>4000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1, <u>1 1/2</u> stories, <u>20</u> x <u>30</u> feet, built <u>1901</u> , now in <u>good</u> repair, ..... roof	<u>750</u>	<u>500</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount		<u>4500</u>	

House and Barn No. 1 being situated on North-East side of Hernandez Ave.  
about 150 ft. N.W. of Glenwood Ave., near Los Gatos, S.C. Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
about 1 1/4 acres, worth \$..... with improvements.
4. What other fire insurance? none. - Primitie in another Co.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Coiled walls and grey lead. Lined papered with  
beams paper.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of February 1921:

Policy Fee, \$ 1.00Rate Fee, \$ 22.50Total, \$ 23.50Paid - Feb. 26. 1921E. E. Wagner APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

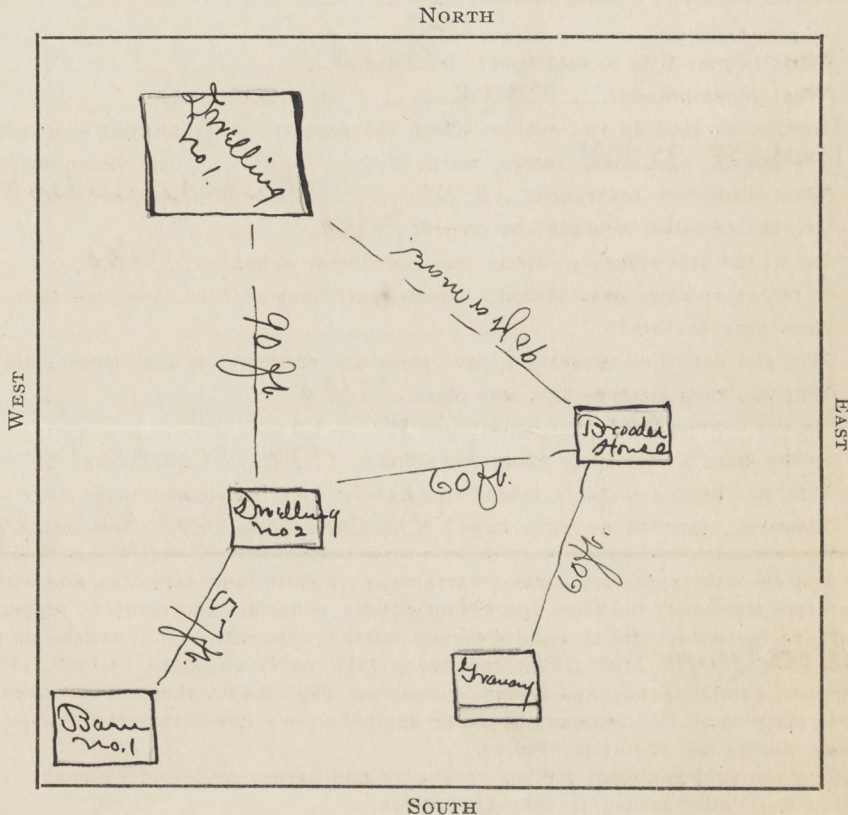
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories.—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5151.

## APPLICATION

OF

N. H. Ward  
and E. Grace Ward

Margaret Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 1st day of March 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 20.25

Premium - - \$ 21.25

J. H. Harker  
Inspector.

Approved March 13 1924

C. J. Pettit,  
President.

E. A. Taylor,  
Secretary.



No. 5151. Date: 4500 @ 15 = 6.75  
**APPLICATION**

Of M. H. Ward and E. Grace Ward, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of 3 years, from the first day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>33</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>6500</u>	<u>3900</u>	<u>✓</u>
On wing <u>1 1/2</u> stories <u>12</u> x <u>24</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>500</u>	
On <u>"</u>			
On Piano	<u>350</u>	<u>100</u>	
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>"</u> stories, <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	<u>4500</u>		

House and Barn No. 1 being situated on Oak Hill Grove, Paradise Valley,  
near Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated "

1. What is your title to said land? Seed.  
2. What incumbrance? none By whom held? "  
3. How much land do you own on which the property to be insured is situated, and what is its value? 18 valley and 32 hill acres, worth \$ with improvements.  
4. What other fire insurance? none - other bldgs under #  
5. Are the premises occupied by owner? Yes.  
6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? "  
8. How near to wood? "  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
10. Will you keep matches in a safe place? Yes.  
11. Do you allow smoking in barns? No.  
12. Is fire used in buildings except dwelling? In brooder house at times.  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
14. Plastered, papered or cloth lined? Dwelling No. 1 plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 @ 1.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of February 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.25  
Total, \$ 21.25

M. H. Ward  
E. Grace Ward APPLICANT

Paid - March 7, 1921



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

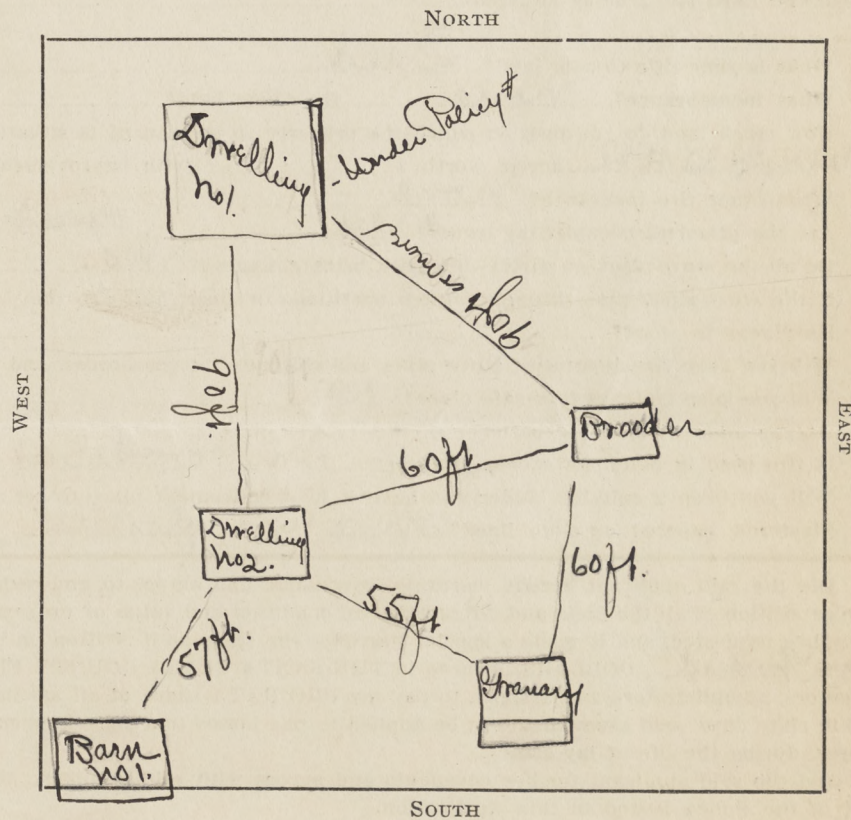
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5152

## APPLICATION

W. H. Ward  
and E. Grace Ward

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1600.<sup>00</sup>/<sub>100</sub>  
Expires ~~1st~~ day of March 1924.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 14.10  
Premium - - - \$ 15.10

Renewal of policy # 3728.  
Inspector.

Approved Mar. 3<sup>rd</sup> 1924

E. J. Patten  
President.

Ella A. Saylor  
Secretary.



No. 5152.

# APPLICATION

Rate: 600 @ .20 = 1.20  
1000 " .35 = 3.50  
4.70

Of W. H. Ward, and E. Grace Ward, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred DOLLARS, for the term  
 of Three years, from the first day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>33</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> stories <u>10</u> x <u>18</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On house No. 2, <u>2</u> stories <u>24</u> x <u>28</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shing</u> roof	1000	600	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>28</u> x <u>50</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	700	400	
On Barn No. 2 <u>and Carriage House</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Granary, 20 x 24 ft. with shed, 24 x 28 ft.</u>	350	200	
On <u>Grain, in Granary Bldg. - (average amount)</u>	1000	400	
On			
On			
Total amount		1600	

House and Barn No. 1 being situated on Oak Glen Avenue, Paradise Valley, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 18 Valley and 32 Hill acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes House No 2 occupied by Mr. Schrimple.
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In Brooder at times.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? House No. 1, plastered; No. 2, cloth lined and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Sixteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of February 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.10

Total, \$ 15.10

Paid - March 7, 1921.

E. Grace Ward  
W. H. Ward APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

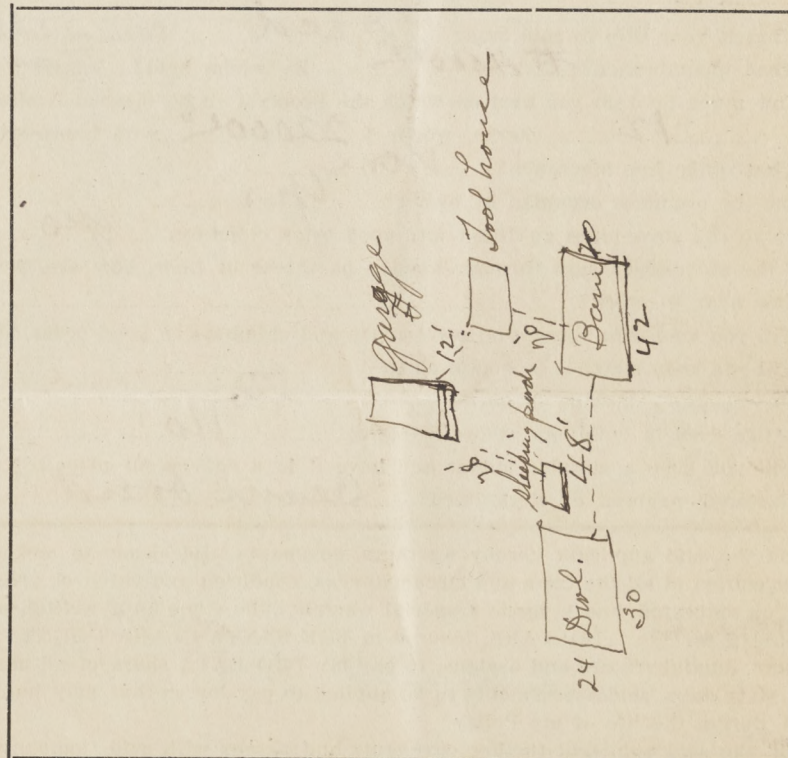
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Admitted Policy*

WEST



SOUTH

*Hazel Ave.*

EAST

*Virginia Ave.*

No. 5153.

## APPLICATION

OF

*E. F. Pope*

*Campbell*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2195.00

Expires 10th day of

*March* 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 15.65

Premium

\$ 16.65

*M. A. Ross*

Inspector.

Approved

*March 3rd* 1921

*E. J. Pettit*

President.

*Ella D. Bay*

Secretary.



No. 5158.

Rate: 1640 @ 20 = 3.28  
555 " 35 = 1.94  
5.22

# APPLICATION

Of E. F. Pope, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand One Hundred Ninety-five DOLLARS, for the term  
of Three years, from the 1st day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>14</u> x <u>30</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>shg</u> roof	<u>2400</u>	<u>1600</u>	
On wing stories x feet, built 1, now in repair, roof	<u>60</u>	<u>40</u>	
On <u>Sleeping porch</u> <u>8</u> x <u>18</u> " <u>1912</u> <u>2nd</u> <u>shg</u> roof			
On house No. 2, stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>one</u> stories <u>20</u> x <u>42</u> feet, built <u>1917</u> , now in <u>gd.</u> repair, <u>shg</u> roof	<u>600</u>	<u>400</u>	
On <del>Barn No. 2</del> <u>Tool house</u> <u>16</u> x <u>14</u> <u>board</u> roof	<u>90</u>	<u>60</u>	
On Tons of Hay			
On <u>300</u> fruit boxes <u>new</u> <u>1920</u>		<u>35</u>	
On <u>Garage</u> <u>10</u> x <u>18</u> <u>Roofing paper</u> (roof)	<u>90</u>	<u>60</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2195</u>	

House and Barn No. 1 being situated on the corner of Hazel Ave. and Virginia Ave., about 1/2 S.W. of town of Campbell  
House and Barn No. 2 being situated

- What is your title to said land? Deed Mercantile Trust Co. of Calif. - Campbell Branch
- What incumbrance? \$45000 By whom held? Bank of Italy Loss payable March 17, 1923.
- How much land do you own on which the property to be insured is situated, and what is its value? 12 acres, worth \$ 220000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? No
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? Beam board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2195 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of Feb. 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.65  
Total, \$ 16.65

Paid - March 5, 1921.

E. F. Pope APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

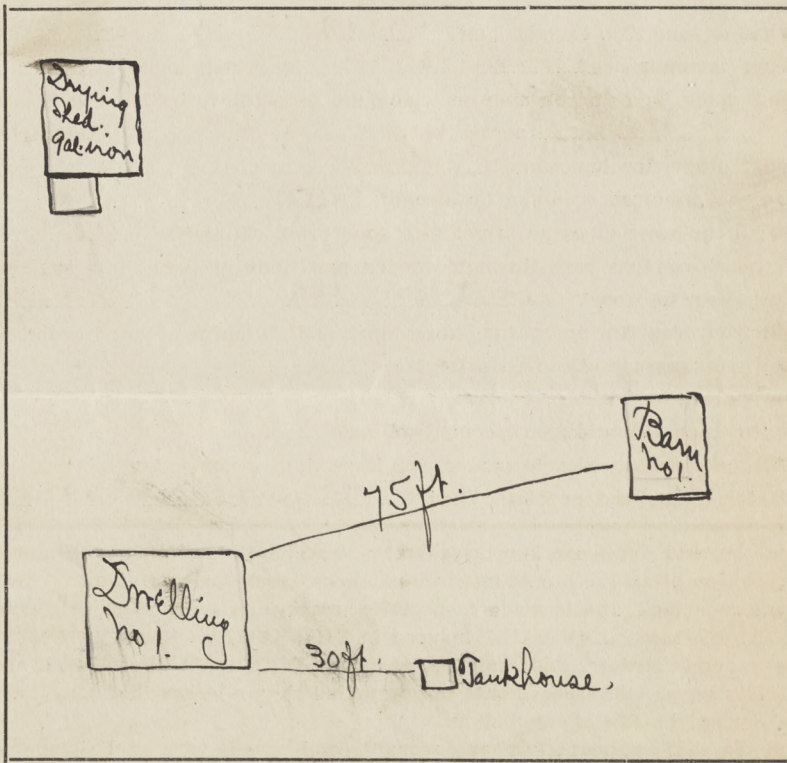
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5154

## APPLICATION

OF

Louis Tarberg

Morgan Hill

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3000.<sup>00</sup>

Expires 3 day of

March 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 16.35

Premium

\$ 17.35

Inspector.

Approved March 3<sup>rd</sup>

1924

President.

Secretary.



No. 5154. Rate: 2367 @ 15 = 3.55  
633 " 30. 1.89  
5.44

# APPLICATION

Of Louis Tauberg, - Morgant Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of Three years, from the third day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>28</u> x <u>48</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	3000	2000	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	550	367	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories <u>24</u> x <u>50</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	150	100	
On Barn No. 2			
On <u>10</u> Tons of Hay	100	66	
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>75.00</u> , on Pump House, \$ <u>75.00</u>	150	100	
On <u>Drying Shed, 50 x 25 ft -</u>	100	67	
On <u>1200 pair trays, while in Shed -</u>		280	
On <u>300 pair boxes, " " "</u>	30	20	
On <u>      </u>			
Total amount	D 3000		

Expired - Mar. 3. 1924.  
Renewed - 6664.

House and Barn No. 1 being situated on Dougherty Avenue at Lot 6, Dougherty and Randall  
Tract about 1 1/2 miles from Madrone, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Terracotta tumbles on brick floor
- How near to wood? about 6 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lining over felt paper, closely tacked, papered over.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of March 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 16.35  
 Total, \$ 17.35

Paid - March 1. 1921

Louis Tauberg APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

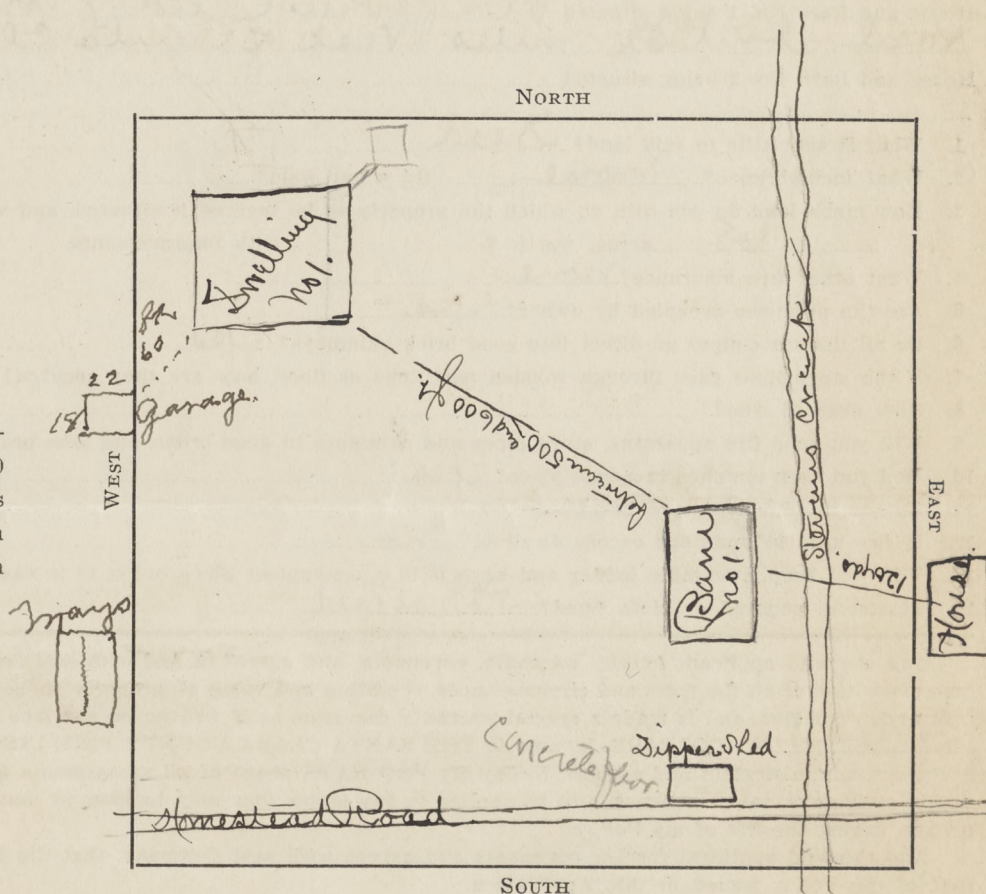
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5155.

## APPLICATION

OF

Andrew Olsen

Mountain View - Santa Clara County, Cal.  
Post Office, Rate 1 Rate 250

Santa Clara County, Cal.

Amount Insured \$ 4350.00

Expires 6 day of March 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 21.35

Premium - - - \$ 22.35

C. J. Pettit

Inspector.

Approved March 5 1921

C. J. Pettit

President.

Ella Q. Taylor

Secretary.



No. 5155. APPLICATION

Rate: 3950 @ .15 = 592.50  
400 " 30 = 120  
712.50

of Andrew Olsen, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Three Hundred and Fifty DOLLARS, for the term  
of Three years, from the Sixth day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>50</u> x <u>14</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5000</u>	<u>3000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1800</u>	<u>800</u>	
On .....			
On Piano .....	<u>400</u>	<u>150</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Garage 18x22</u>	<u>250</u>	<u>150</u>	
On <u>Auto, Ford, of 1920 (out)</u>	<u>600</u>	<u>250</u>	
On .....			
On .....			
Total amount	<u>7350</u>		

House and Barn No. 1 being situated on Stevens Creek North of Homestead Road about 5 1/2 miles West of Santa Clara, D.C. Co. Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
65 acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4350 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 21.35

Total, \$ 22.35

Andrew Olsen APPLICANT

Paid - March 9, 1921



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

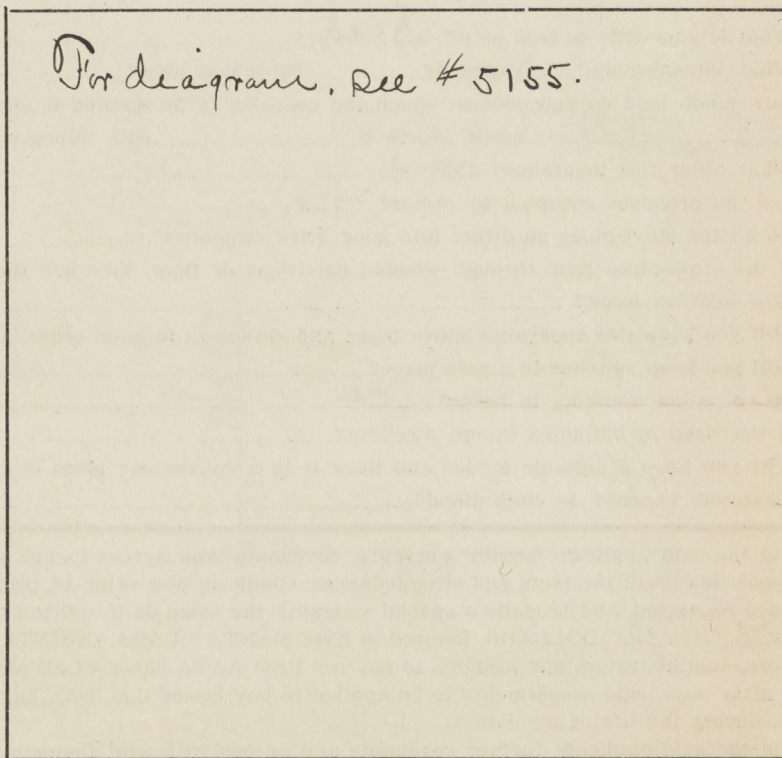
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5156

## APPLICATION

OF

Andrew Olsen

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2250.00

Expires 6 day of March 1924

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 20.25

Premium

- - - \$ 21.25

E. J. Pettit

Inspector.

Approved

Mar. 5<sup>th</sup> 1924

E. J. Pettit

President.

Ella O. Taylor

Secretary.



No. 5156. Rate: 2250 @ 30 = 6.75

# APPLICATION

Of Andrew Olsen, Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred and Fifty DOLLARS, for the term  
 of three years, from the first day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, 50 x 56 feet, built 1913, now in good repair, <u>Shingle</u> roof	2200	1200	
On Barn No. 2 (Rustic, and grooved flooring)			
On Tons of Hay			
On 1 Orchard Truck (motor truck)	1200	500	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. 1,			
On Pumping Plant, \$, on Pump House, \$			
On 1700 Fruit Trays	1800	500	
On 500 Fruit Boxes		50	
On			
Total amount		2250	

House and Barn No. 1 being situated on Stercus Creek North of Homestead  
Road about 5 1/2 miles West of Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
65 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of March 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 20.25  
 Total, \$ 21.25

Paid - March 9, 1921.

Andrew Olsen APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

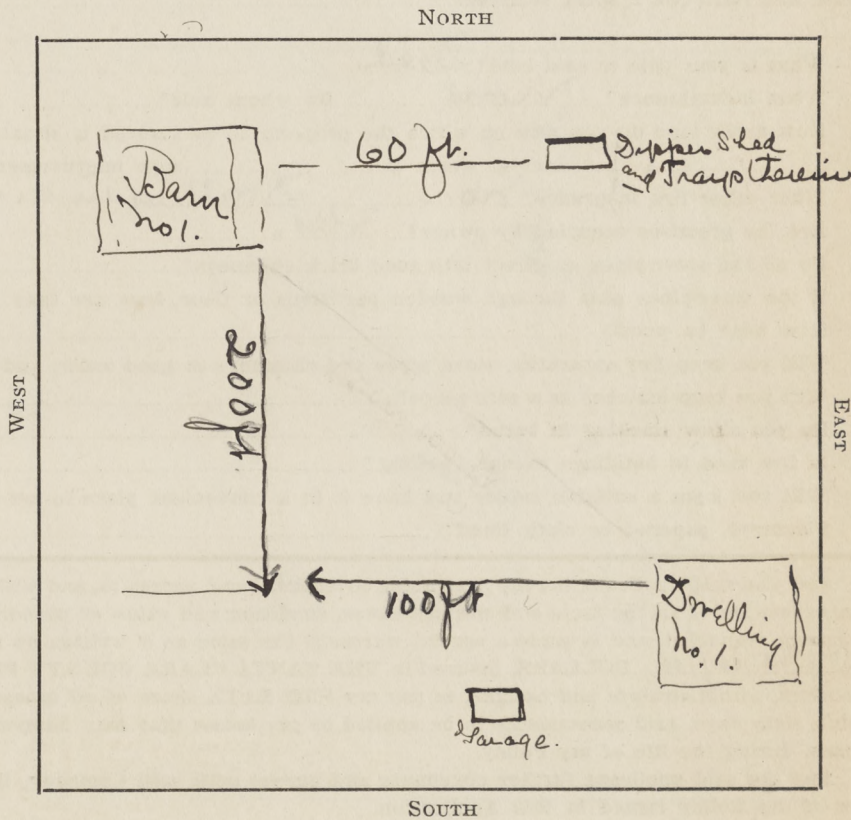
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5157

# APPLICATION

OF

*Ray Brooks.*  
*Rate 1-Box 136.*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 350.00  
Expires 8 day of March 1924.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 3.15  
Premium - - - \$ 4.15

*Renewal of # 3735*  
*Inspector added*

Approved *March 9* 1924

*E. J. Pettit*  
President.

*Ella Q. Taylor.*  
Secretary.



No. 5157. Rate: 350 @ 30 = 105

# APPLICATION

Of Jay Brooks Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred and Fifty DOLLARS, for the term  
of Three years, from the eight day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>2</u> stories, <u>20</u> x <u>30</u> feet, built <u>1895</u> , now in <u>fair</u> repair, <u>Living</u> roof }	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>Wing attached - 14 x 30 ft.</u>			
On Tons of Hay .....			
On <u>200</u> <u>2x4</u> Boxes.	<u>30</u>	<u>20</u>	
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ ..... on Pump House, \$ .....			
On <u>400</u> <u>fruit</u> <u>trays</u> , while in <u>small shed</u> .	<u>120</u>	<u>80</u>	
On <u>Garage</u> , <u>12</u> x <u>20</u> ft.	<u>75</u>	<u>50</u>	
On <u>verified</u>			
Total amount .....		<u>350</u>	

House and Barn No. 1 being situated on Infirmary Road, 1 3/4 miles North  
East of Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
17 acres, worth \$ ..... with improvements.
4. What other fire insurance? no Smelling in another Co.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 350 and 60/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.15  
Total, \$ 4.15

Paid - March 9, 1921.

Jay Brooks APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

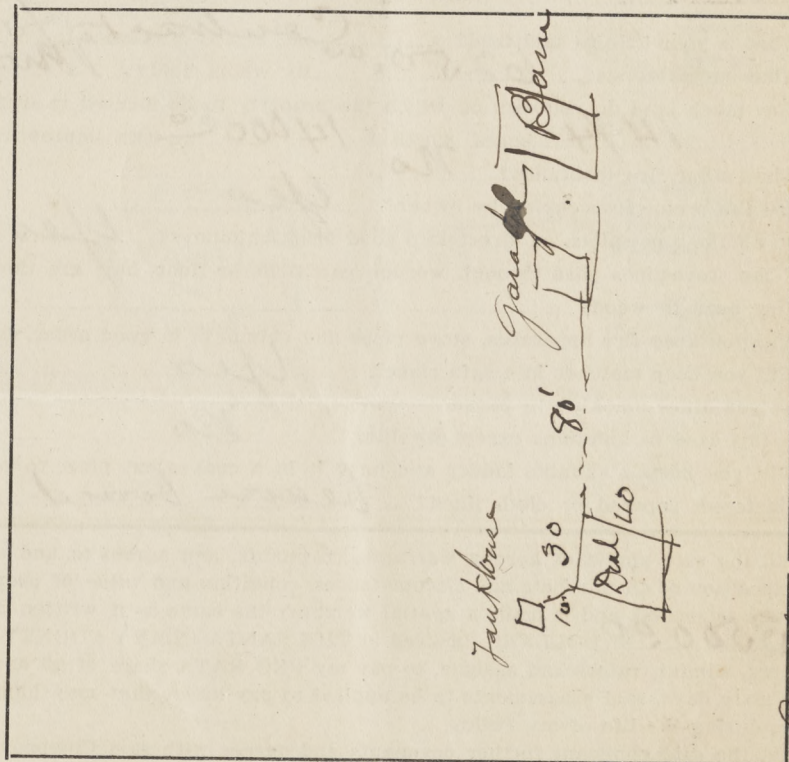
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

Los Gallos Campbell Road

No. 5158

## APPLICATION

OF

C. H. Flowers  
Los Gallos  
Rate 1.  
Box 153.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 9 day of March 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.75

Premium - - - \$ 16.75

M. A. Ross,

Inspector.

Approved March 9 1924

C. J. Pettit,

President.

E. A. Saylor,

Secretary.



No. 5158.

Rate: 3500@15-525

## APPLICATION

Of C. H. Flowers Bx 153 Rt. 1 Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three thousand five hundred (3500) DOLLARS, for the term  
 of Three years, from the 9th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>one</u> stories, <u>30 x 40</u> feet, built <u>1912</u> , now in <u>gd. repair</u> <u>shg.</u> roof	<u>3750.</u>	<u>2500</u>	<u>-</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1200</u>	<u>800</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Piano	<u>450</u>	<u>200</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On ..... Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
Total amount	<u>3500</u>		

*Canceled at request of assd -  
 Property sold.. July 24, 1922 -  
 Personal property removed for short term  
 # 5823.*

House and Barn No. 1 being situated on W. side of Los Gatos Road Campbell  
Road about 1 mi N. of town of Los Gatos  
 House and Barn No. 2 being situated .....

- What is your title to said land? Contract for a deed
- What incumbrance? 6250.00 By whom held? Mrs. Dora C Welch
- How much land do you own on which the property to be insured is situated, and what is its value?  
1434 acres, worth \$ 14000.00 with improvements.
- What other fire insurance? No
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Beaver board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 15.75

Total, \$ 16.75

C. H. Flowers APPLICANT

Paid - March 15, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories.—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

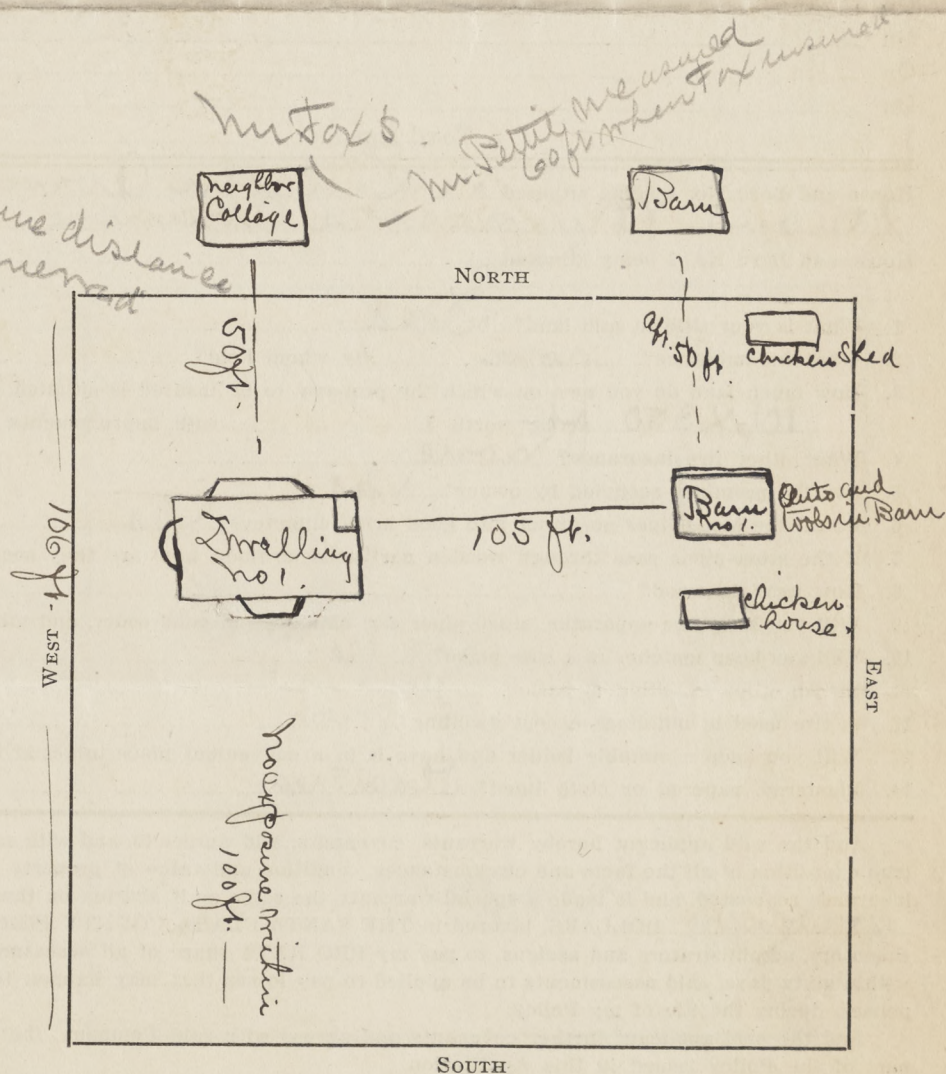
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5159

## APPLICATION

OF

M. L. Zervellin  
30 So. Lincoln Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 9 day of March 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 29.25

Premium - - \$ 30.25

J. A. Hansley and Sons  
Per A. T. Hansley  
Inspector

Approved March 5<sup>th</sup> 1921

C. J. Pettit  
President

Ella A. Taylor  
Secretary



Rate:  $4000 @ 20 = 8.00$   
 $500 " 35 = 1.75$   
9.75

On dwelling No. 1, 2 stories, 30x52 feet, built 1904, now in need of repair, roof  
On ...  
On ...  
On house No. 2, 2 stories, x feet, built 1904, now in need of repair, roof  
On house ...  
W ...  
On ...  
On Piano ...  
On ...  
On ...  
All while ...  
On Window ...  
On Barn ...  
On Barn ...  
On ...  
On ...  
On ...  
On Horse Wagon .....  
On Horse Spring Wagon .....  
On Horse Buggy .....  
On Horse Phaeton .....  
On Harness and Robes .....  
All while contained in Barn No. ....  
On Pumping Plant, \$....., on Pump House, \$.....

SAN JOSE, CAL., Aug. 14 - 1922

Having purchased of M. L. Lemelleu the property described in Policy No. 5159 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said M. L. Lemelleu I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Lula A. Buffington  
By Howard M. Buffington

Expired - March 9, 1924.  
Cancelled - Not Renewed

Signed Lula A Buffington  
By Howard M Buffington

On.....	Horse Wagon .....		
On.....	Horse Spring Wagon .....		
On.....	Horse Buggy .....		
On.....	Horse Phaeton .....		
On .....			
On	Harness and Robes.....		
All while contained in Barn No.....			
On Pumping Plant, \$.....	, on Pump House, \$.....		
On .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....			1/500

Expired - March 9, 1924.  
Cancelled - Not renewed

Noted

House and Barn No. 1 being situated on Lincoln Avenue, between Mill  
St. and Minnesota Avenue, Santa Clara Co., Cal

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
106 X 350 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500 and 00.100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of Mar. 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 29.25  
Total, \$ 30.25

Paid. - March 4. 1921.

within the building.  
this 11 day of Mar 1921  
M L Lowell APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

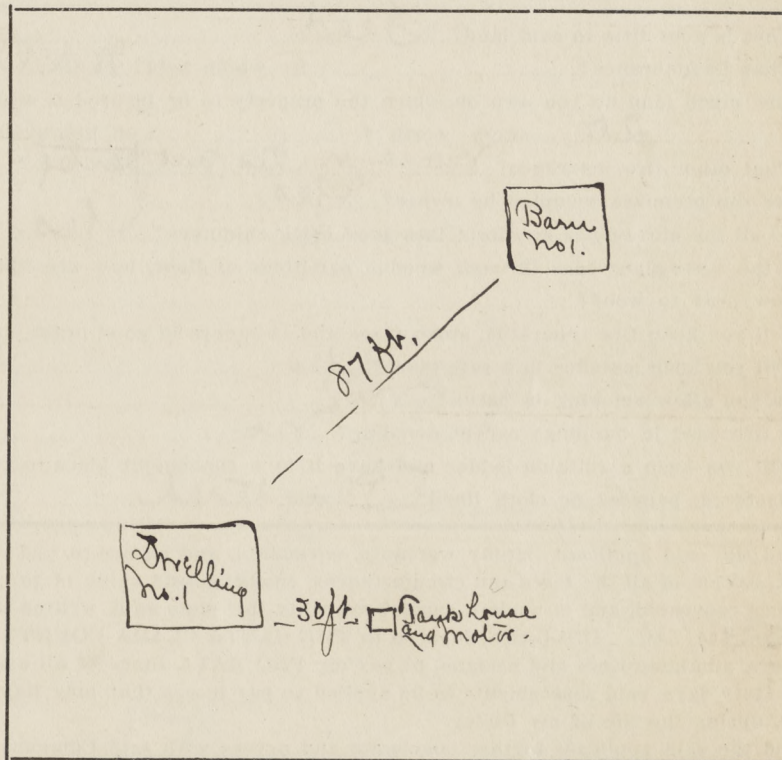
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5160.

## APPLICATION

OF

Edward J. Tark.  
Superintendent  
Box 346.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2125.00

Expires 11 day of March 1921.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 10.45

Premium - - \$ 11.45

Renewal of \$ 3739  
Inspector.

Approved March 9, 1921.

E. J. Pettit.

President.

Ella Q. Taylor.

Secretary.



No. 5159.  
APPLICATION

Rate: 4000 @ 20 = 8.00  
300 " 35 = 1.75  
9.75

Of M. L. Lawellen, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred DOLLARS, for the term  
of Three years, from the ninth day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>52</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5500</u>	<u>3500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>1000</u>	<u>350</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>350</u>	<u>150</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>30</u> feet, built <u>1      </u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>500</u>	
On Barn No. 2 <u>and Shed 12x24 ft.</u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>11500</u>		

House and Barn No. 1 being situated on Lincoln Avenue, between Willow  
St. and Minnesota Avenue, Santa Clara Co., Cal  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
106 x 350 ft. acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 11500 and 100 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of Mar 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 29.25  
Total, \$ 30.25

Paid - March 4, 1921.

M. L. Lawellen APPLICANT



# Classification

First-class dwellings  
Basis rate, 15c on

## DE

1. One or more through roof, floor, to basis rate.  
Rate, 18c on \$10
2. One or more roof, floor, or side Rate, 30c on \$10
3. Cloth-lining, ceiling, unless ek papered or painted rate.  
Rate, 20c on \$10
4. Exposures— from buildings ek on \$100.

Dwellings less 1 as exposures; Ra Exposure and 7 Exposure and 8 Exposure and c Tank-houses, j Dwelling. If nee Barns or Stabl Dwelling rate. I Barns or Stat buildings classed \$100.  
Barns or Stabl ings, classed as Fruit Houses, Sheds, Shops, buildings, detach Dairies and C \$100.  
Steam Engine \$100.  
School House Rate, 30c on \$10  
Fruit and Ha ings; rate the s are contained.

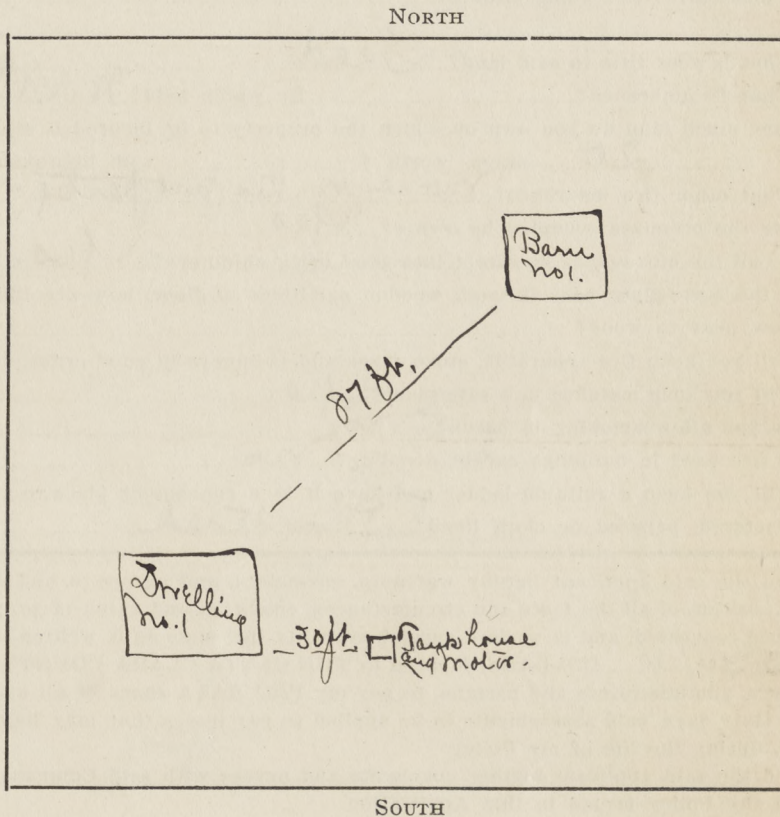
## EXPOSURES

An out building, which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

5160.

# PLICATION

OF

ndy Tark  
Box 346.  
Post Office,  
Santa Clara County, Cal.

insured \$2125.00

day of March 1921

- - - \$1.00

ate Fee - - - \$10.45

- - - \$11.45

enrol of #3739  
Inspector.

March 9" 1921

W. V. Pettit.

President.

Ella Q. Taylor.

Secretary.



No. 5160.

Rate: 1925 @ 15 = 2.88  
200 " 30 = .60  
3.48

# APPLICATION

Of Edward J. Tarp

The Santa Clara County Fire Insurance Co.

fire, for

of 12 years, from the 11th

It is understood

proper

On dwelling

On

On

On household

On household

On

On

On

On

On

All while contained in dwelling No.

On Windmill and Tank, Tank house, and Electric motor

On Barn No. 1, 2 stories, 30 x 30 feet, built 1, now in repair, Shingle roof

On Barn No. 2

On Tons of Hay

On

On

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SAN JOSE, CAL.,

June 19

1922

Having purchased of Edward J. Tarp

the property described in

Policy No. 5160 in the Santa Clara County Fire Insurance Company, and the said Policy

having been assigned to me by said Edward J. Tarp

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree

to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Edward J. Tarp

Total amount

3375 2125

House and Barn No. 1 being situated on the Saratoga and Mountain View Road  
and Prospect Road, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? By whom held? W. K. Vickery - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ none on this property with improvements. June 26, 1922
4. What other fire insurance? None on this property
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2125 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.45

Total, \$ 11.45

Paid - March 9, 1921.

Edward J. Tarp APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories.—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

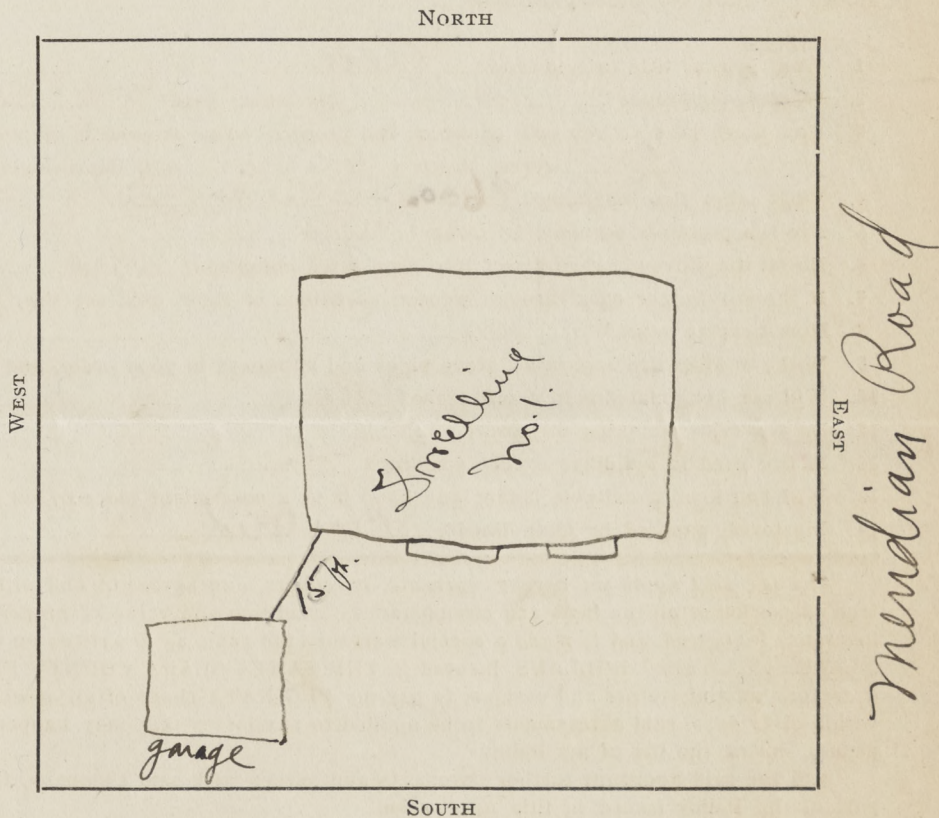
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5161.

## APPLICATION

OF

*H. A. Cope*  
*San Jose*  
Santa Clara County, Cal.  
Routed.  
Box 190 -  
Post Office.

Amount Insured \$ 2400.00  
Expires 11 day of March 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 4.80  
Premium - - - \$ 5.80

*Geo. G. McChesney*  
Inspector

Approved *March 15 1921*

*E. J. Pettit*  
President.

*Ella J. Saylor*  
Secretary.



No. 5160.

# APPLICATION

Rate: 1925 @ 15 = 2.88  
200 " 30 = .60  
3.48

Of Edward J. Tarp, Cupertino Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage  
 fire, for the sum of Two Thousand One Hundred Twenty Five DOLLARS, for the term  
 of Three years, from the 11th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>32</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Single</u> roof	2500	1550	
On wing stories x feet, built 1, now in repair, roof			
On No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank, Tank house and Electric motor	575	375	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>30</u> feet, built 1, now in repair, <u>Single</u> roof	300	200	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$, to valuation at \$ tried -			
On			
On			
On			
On			
Total amount	3375	2125	

House and Barn No. 1 being situated on the Saratoga and Mountain View Road  
and Prospect Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? By whom held? W. K. Vickery - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ with improvements. June 26, 1922
- What other fire insurance? None on this property.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2125 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.45

Total, \$ 11.45

Paid - March 9, 1921.

Edward J. Tarp APPLICANT.



# Classification of Risk

First-class dwellings and contents, detached  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one f to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending t roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards papered or painted, adds one third to b rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 from buildings classed as exposures; Rate, on \$100.

Dwellings less than 40 ft. from bldgs. cla as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$ Exposure and Stovepipe; Rate, 35c on \$ Exposure and cloth-lining; Rate, 25c on \$ Tank-houses, if near dwelling, rate Dwelling. If near Barn, rate with Barn. Barns or Stables, detached, rate at tw Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. buildings classed as exposures.—Rate, 35 \$100.

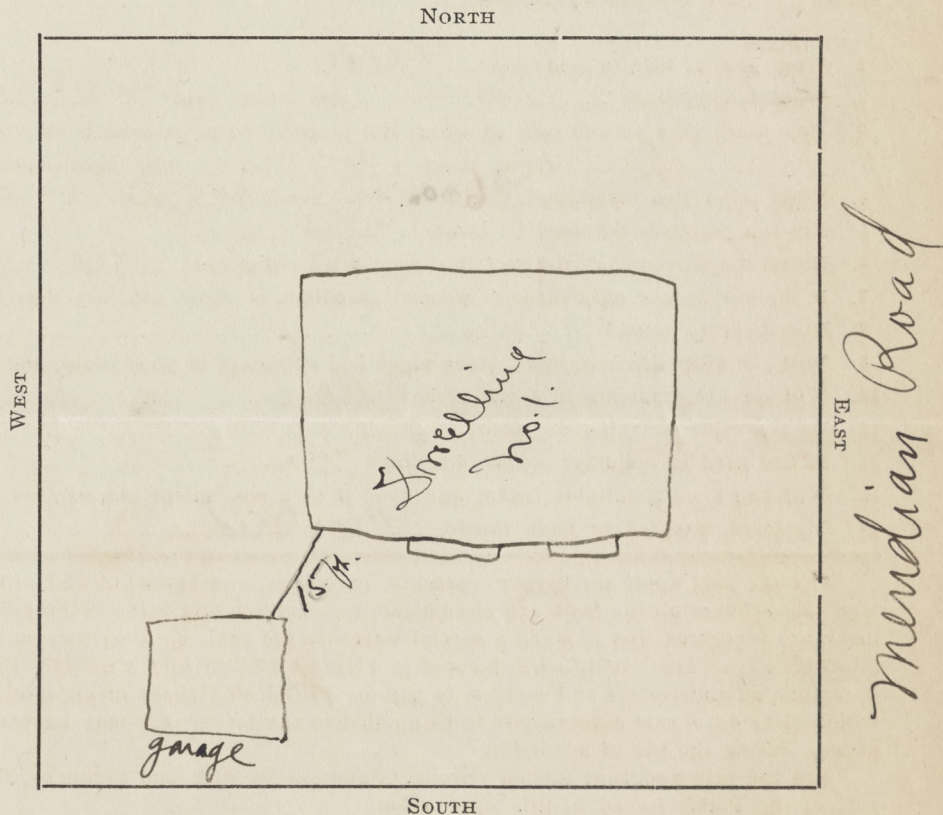
Barns or Stables, less than 40 ft. from b ings, classed as exposures.—Rate, 40c on Fruit Houses, and Fruit Driers (priv Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100. Dairies and Cheese Factories—Rate, 30 \$100.  
Steam Engines, Boilers, etc.; Rate, 40 \$100.  
School Houses and Churches; detac Rate, 30c on \$100.  
Fruit and Hay, and other contents of l ings; rate the same as buildings in which are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



ON

dated 2. 1921  
Post Office,

0.00

1921

1.00

4.80

5.80

money  
inspector

15.11 1921

E. J. Pettit

President.

Ella A. Saylor

Secretary.



No. 5161. Rate: 2400 @ 20 = 480  
**APPLICATION**

22  
Of G. A. Cope San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-four Hundred DOLLARS, for the term  
of Three years, from the 11th day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>56</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3500</u>	<u>2000</u>	<u>.15</u>
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2400</u>	

House and Barn No. 1 being situated on west side meridian Road second South of Fruit  
Ariz. Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Clear - Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/3 acres, worth \$ 4500 with improvements.
4. What other fire insurance? \$600 - Expires in July, 1921.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of Mar 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 4.80  
Total, \$ 5.80

G. A. Cope

APPLICANT

Paid - March 23, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

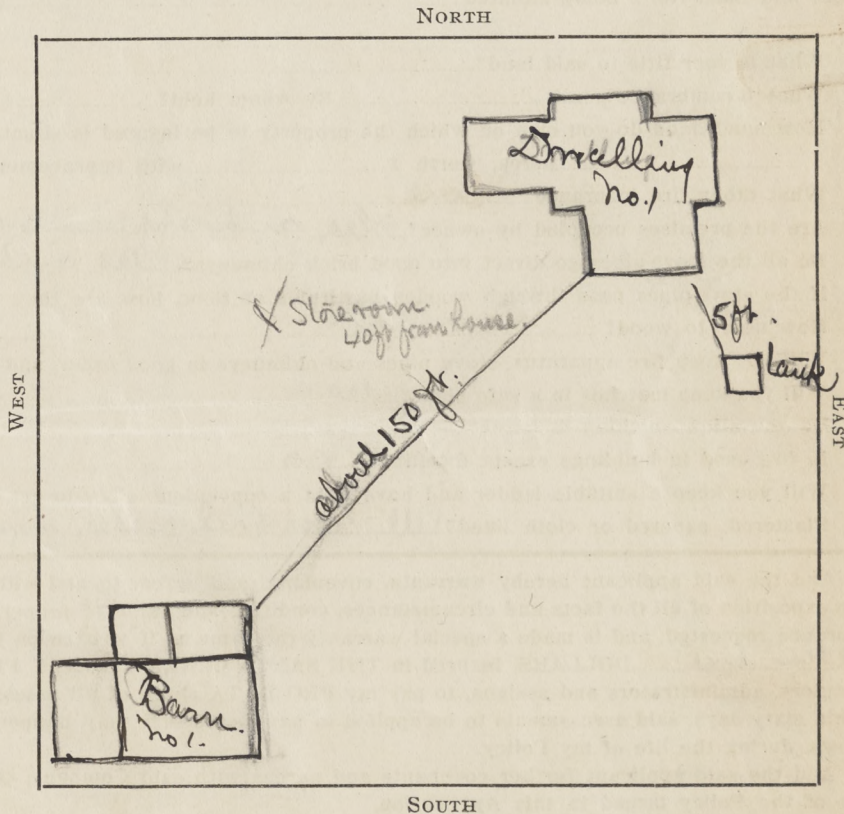
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



## APPLICATION

OF

Mrs. Elizabeth White  
Route 1.  
Box 66.  
Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 800.00  
Expires 12 day of March 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 3.90  
Premium - - - \$ 4.90

H. E. Brandenburg  
Inspector.

Approved March 15 1924

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.



No. 5162.

Date: 750 @ 15 = 112  
50 " 35 = 18  
730

## APPLICATION

Of Mrs. Elizabeth White, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred DOLLARS, for the term  
 of Three years, from the 12th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano	400	250	
On			
On			
On			
All while contained in dwelling No. 1, owned by Mr. C. Bucknall, and insured under Policy #4894.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Dining table, 3 chairs, fireless and electric cookers, electric lamp and iron, - while in store-house (boxed)	90	50	
On			
Total amount	1240	800	

House and Barn No. 1 being situated on a private road connecting with Road and San Tomas Aquino Road, - about 3 miles West of Campbell, S.C. Co., Cal.  
 House and Barn No. 2 being situated

1. What is your title to said land?
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes, and applicant (daughter of Mr. Bucknall)
6. Do all the stove-pipes go direct into good brick chimneys? Yes, and one terra-cotta enclosed in cement
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? All ceiled with beaded tongue and groove main-cottings

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of March 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.90  
 Total, \$ 4.90

Paid March 14, 1921

Mrs. Elizabeth White APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

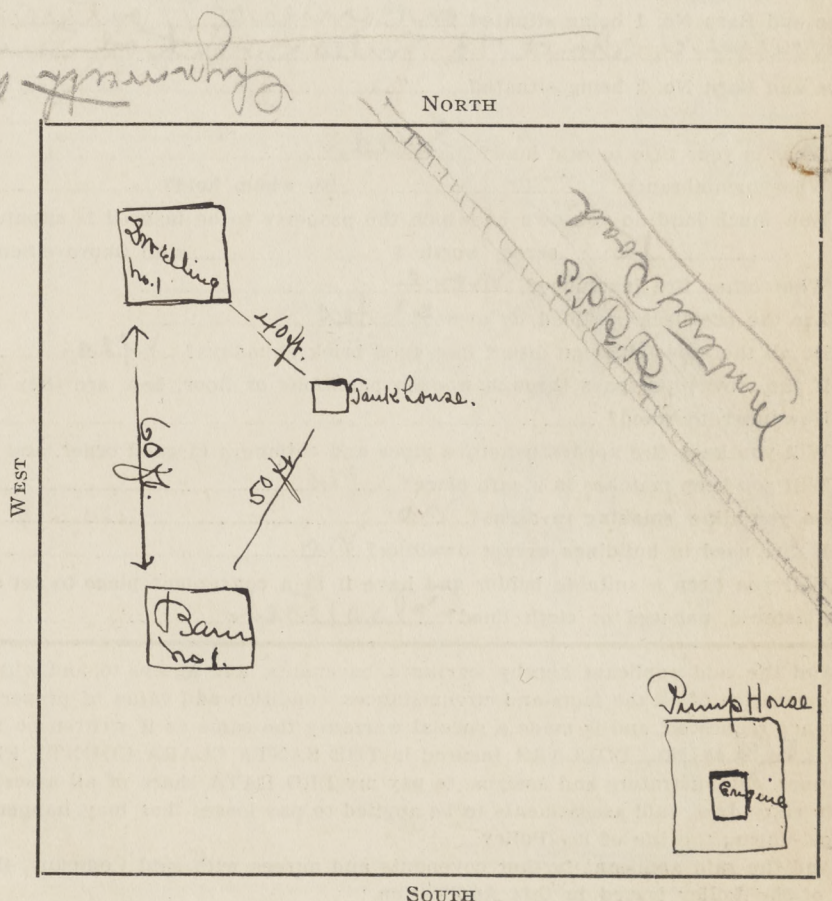
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5163

# APPLICATION

OF

Carlson Brothers  
San Jose, Santa Clara County, Cal.  
Post Office,  
Rate 2.

Amount Insured \$ 2885.00

Expires 12 day of March 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 16.75

Premium - - - \$ 17.75

Renewal of #3741  
Inspector.

Approved March 15 1924

C. J. Pettit  
President.

Edw. A. Taylor  
Secretary.



9/2

No. 5163.

Rate:  $2885 \times .15 = 3.08$   
 $35 \times .30 = 2.58$   
5.58

# APPLICATION

Of Carlson Bros. San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Eight Hundred and Eighty-five DOLLARS, for the term  
 of Three years, from the 12th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>28</u> x <u>50</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>2250</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house, 14x14 ft. - Built 1913</u>	<u>225</u>	<u>150</u>	
On Barn No. 1, <u>      </u> stories, <u>48</u> x <u>30</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>150</u>	<u>300</u>	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay	<u>100</u>	<u>65</u>	
On <u>      </u>			
On <u>2</u> Horses	<u>300</u>	<u>200</u>	
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, <u>Engine 250<sup>00</sup> - insurance</u> , on Pump House, <u>\$20.00</u>	<u>430</u>	<u>270</u>	
On <u>      </u> (frame bldg. Shing roof. Built 1918)			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>4355</u>	<u>2885</u>	

Expired Mar. 12, 1921  
Renewed - 6675-

House and Barn No. 1 being situated on corner of Monterey Road and Chynoweth Avenue, about 7 1/2 miles South of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance?        By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$        with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2885 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 16.75  
 Total, \$ 17.75

Paid - March 12, 1921.

Carlson Bros APPLICANT  
by Otto Carlson







Rate:  $2500 @ 20 = 500$   
 $850 \quad \therefore 40 = 340$   
840

No. 5164.

**APPLICATION**

Of H E Hiatt Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of \$350<sup>00</sup> DOLLARS, for the term  
of 3 years, from the 12 day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{3}{8}$ Value	Rate
On dwelling No. 1, <sup>about</sup> 4 stories <sup>40</sup> x <sup>48</sup> feet, built 1 <sup>900</sup> , now in <sup>good</sup> repair, <sup>shingle</sup> roof	900 <sup>00</sup>	2000 <sup>00</sup>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On Tank House 14 x 14 enclosed two story, painted.	750 <sup>00</sup>	500 <sup>00</sup>	
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On Barn No. 2 and Woodshed combined (20 x 26) (16 x 80)	150 <sup>00</sup>	100 <sup>00</sup>	
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On Dipper & Tray shed (36 x 40) including dipper & grade	750 <sup>00</sup>	500 <sup>00</sup>	
On 1100 Trays while in shed	375 <sup>00</sup>	250 <sup>00</sup>	
Total amount	5025 <sup>00</sup>	3350 <sup>00</sup>	

House and Barn No. 1 being situated *Los Angeles Ave. Near 4 Murray Ave*  
*Elroy township*

1. What is your title to said land? *deed* *Loss payable to Loretta C. White*
2. What incumbrance? *19000* By whom held? *Walter ~~Alvane~~ <sup>Alvane</sup> Laidray cal*
3. How much land do you own on which the property to be insured is situated, and what is its value? *27 1/2* acres, worth \$ *50 000* with improvements.
4. What other fire insurance? *none* - *Barn No. 1, under Policy #4980.*
5. Are the premises occupied by owner? *yes*
6. Do all the stove-pipes go direct into good brick chimneys? *yes*
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
10. Will you keep matches in a safe place? *yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *no* - *Dipper*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
14. Plastered, papered or cloth lined? *Papered + cloth lined*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$3,500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of Mar 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.20  
Total, \$ 26.20.

Filed, this 11 day of Mar 1921  
N E Hiatt APPLICANT.

Paid. - March 16. 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

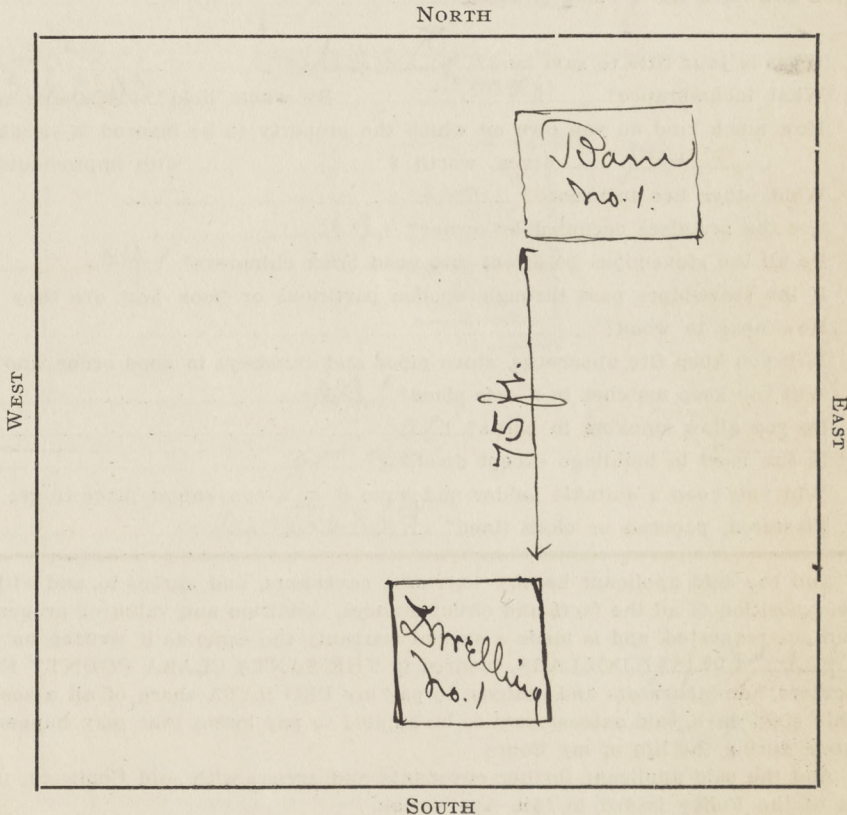
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Bank.*



No. 5165.

# APPLICATION

OF

*Leon H. Flanders*

*Cupertino* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2760.<sup>00</sup>/<sub>100</sub>

Expires 14 day of

*March* 192*4*

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 15.85

Premium

- - \$ 16.85

*Renewal of #2900.*  
Inspector.

Approved

*Mar. 15* 192*4*

*C. J. Pettit*

President.

*Edward Taylor*

Secretary.



No. 5165.

# APPLICATION

Rate: 2000 @ 15 = 3.00  
760 " 30 = 22.8  
528

Of Leon W. Flanders, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Seven Hundred and Sixty DOLLARS, for the term  
 of three years, from the 14th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>35</u> x <u>36</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2600</u>	<u>1650</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>550</u>	<u>350</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>32</u> x <u>52</u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>120</u>	<u>80</u>	
On <u>      </u>			
On <u>4</u> Horses	<u>500</u>	<u>300</u>	
On <u>1</u> <u>2</u> -Horse Wagon	<u>75</u>	<u>50</u>	
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes <u>      </u>	<u>50</u>	<u>30</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>2645</u>	<u>2760</u>	

House and Barn No. 1 being situated on North side of Homestead Road  
Three miles from Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Seed.
- What incumbrance? 8000.00 By whom held? Loss payable to Garden City Bank and Trust Co. - Santa Clara.
- How much land do you own on which the property to be insured is situated, and what is its value?  
4 1/2 acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2760 and no. 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.85  
 Total, \$ 16.85

Paid - March 14, 1921.

L. W. Flanders APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

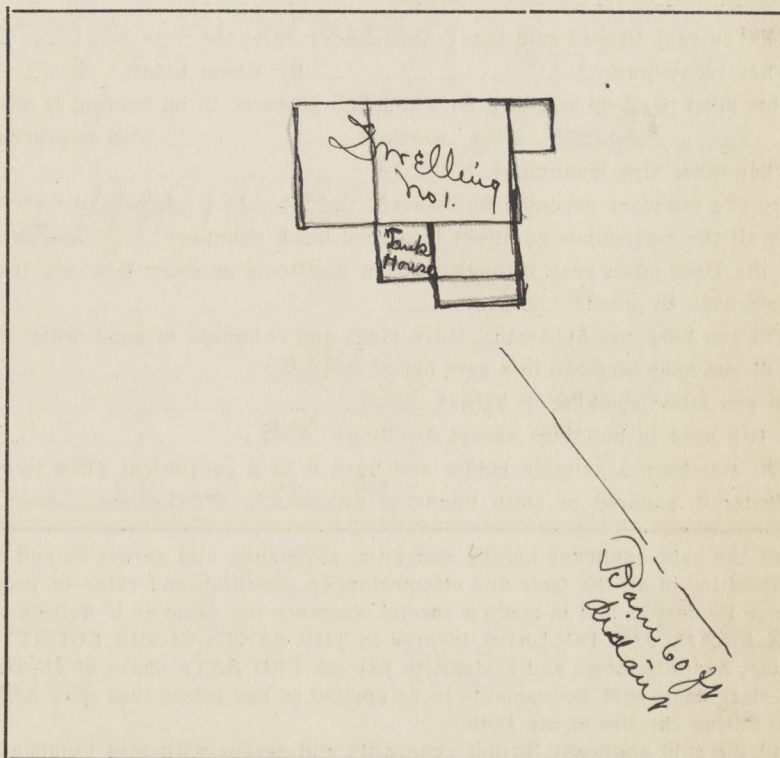
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed.*

WEST



SOUTH

EAST

No. 5166

## APPLICATION

OF

*Geo. L. McShenney*  
*San Jose* *Caravan Road*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *1420.00*

Expires *14* day of *March* 1923.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *5.10*

Premium - - - \$ *6.10*

*Renewal of \$4684*  
Inspector:

Approved *March 23, 1921*

*C. J. Peltat*  
President.

*W. A. Taylor*  
Secretary.



No. 5166.

Rate: 14/20 @ 18-255

## APPLICATION

Of Geo. G. McChesney, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty Hundred and Twenty DOLLARS, for the term  
 of 2 years, from the 14th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>33</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>900</u>	<u>600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>700</u>	<u>445</u>	
On <u>      </u>	<u>400</u>	<u>265</u>	
On Piano <u>      </u>			
On <u>      </u>			
On <u>White and decorated China, and Kiln (150.00)</u>	<u>165</u>	<u>110</u>	
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>1420</u>		

House and Barn No. 1 being situated on Carlos St., South end of Race St.  
near San Jose, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Lease held by H. G. Keesling (?)
2. What incumbrance?        By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 1/2 acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes by Applicant
6. Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Sheet of metal
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plaster board, and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1420 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of March 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 5.10

Total, \$ 6.10

Paid - March 19, 1921

Geo. G. McChesney  
Horace G. Keesling APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

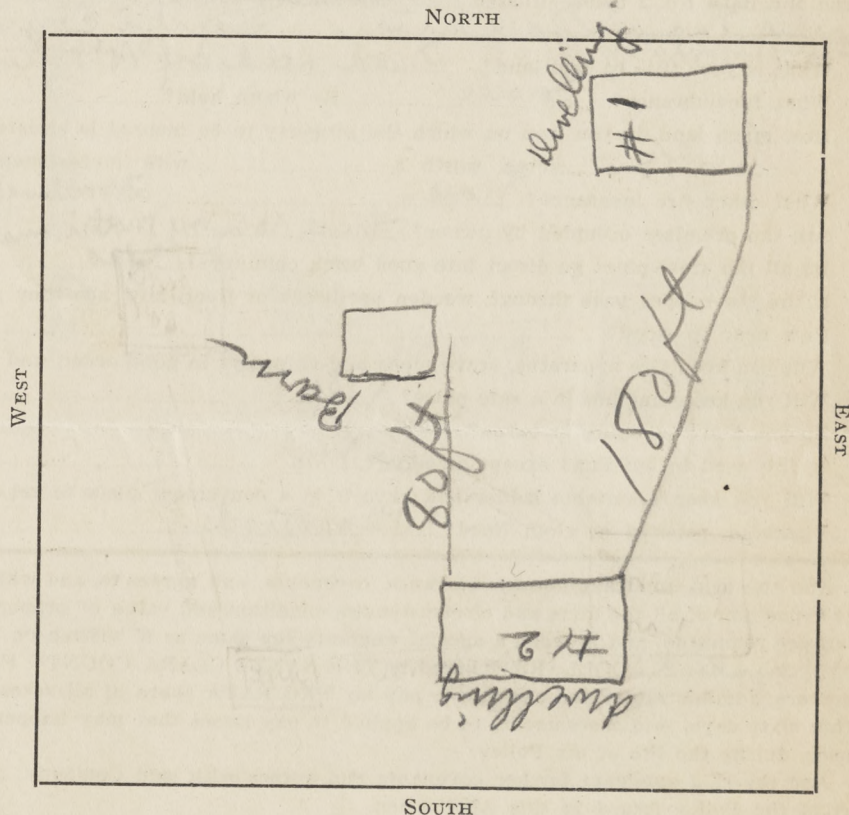
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5167

# APPLICATION

OF

*Mrs. A. Zumbard*  
*Los Angeles* *Rate 152.*  
*Box 152.* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1000.00

Expires 14 day of March 1924.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 4.50

Premium - - \$ 5.50

*C. H. Flowers*

Inspector.

Approved *March 15 1924*

*E. J. Pettit*

President.

*Ella J. Taylor*

Secretary.



No. 5167.

Rate: 1000 @ 15 = 1.50

## APPLICATION

10/11  
 of Mrs. S. A. Lumbard, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of Three years, from the 14th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1500	1000	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 2, - property of W. F. Lumbard, insured under Policy # 4984.			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		1000	

House and Barn No. 1 being situated

House and Barn No. 2 being situated

1. What is your title to said land?

2. What incumbrance?

By whom held?

3. How much land do you own on which the property to be insured is situated, and what is its value?

..... acres, worth \$..... with improvements.

4. What other fire insurance?

5. Are the premises occupied by owner?

6. Do all the stove-pipes go direct into good brick chimneys?

7. If the stove-pipes pass through wooden partitions or floor, how are they secured?

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?

10. Will you keep matches in a safe place?

11. Do you allow smoking in barns?

12. Is fire used in buildings except dwelling?

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?

14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of March 1921.Policy Fee, \$ 1.00Rate Fee, \$ 4.50Total, \$ 5.50

Mrs. S. A. Lumbard APPLICANT  
 Paid - March 17, 1921.







No. 5167.

Rate: 1000 @ 15 = 1.50

## APPLICATION

Of Mrs. D. A. Lumbard, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of three years, from the 14th day of March 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1500	1000	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 2, - property of Mrs. Lumbard insured under Policy #4984.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		1000	

Expired - Mar. 14, 1924.  
 Renewed - 6672.  
 Canceled -

House and Barn No. 1 being situated

House and Barn No. 2 being situated

1. What is your title to said land? Seed held by W. F. Lumbard
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 6 2/3 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? House No. 2 by mother, Mrs. D. A. Lumbard
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.50  
 Total, \$ 5.50

Mrs. D. A. Lumbard APPLICANT

Paid - March 17, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

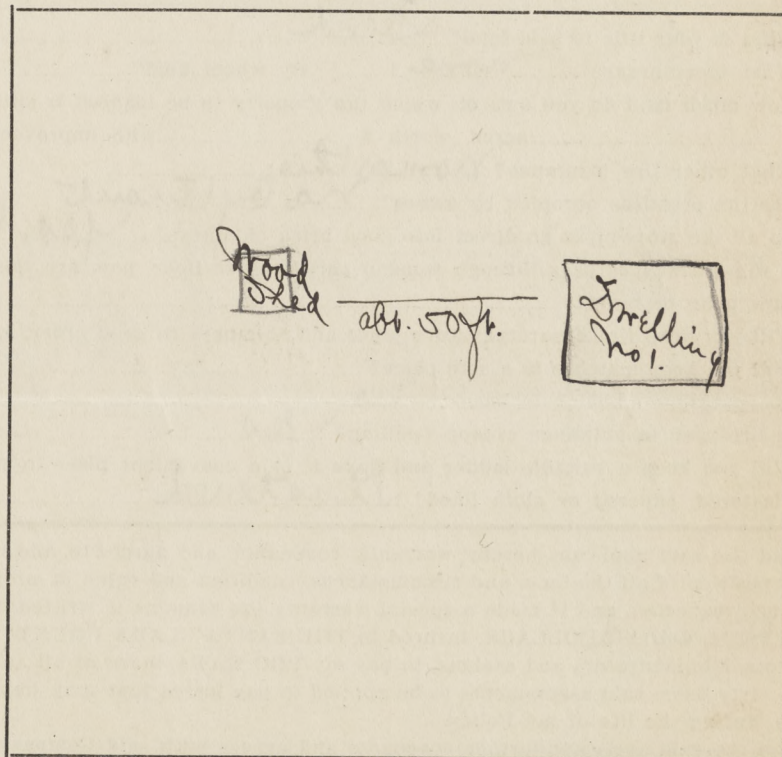
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5168.

## APPLICATION

OF

*Hayes Chynoweth Co.*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 19 day of *March* 192*4*

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.00

Premium - - - \$ 16.00

*Renewal of #3747.*  
Inspector.

Approved *March 9* 192*4*

*E. J. Pettit.*  
President.

*Ellen A. Taylor.*  
Secretary.



109 ✓ *addbook.*  
*until next renewal.*

No. 5168.

Rate: 2000 @ 15 = 3.00

# APPLICATION

Of Hayes Chynoweth Co. - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand DOLLARS, for the term  
of three years, from the 19th day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>2</u> stories <u>65</u> x <u>75</u> feet, built 1....., now in..... repair, <u>Shing.</u> roof	3000	2000	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	3000	2000	

House and Barn No. 1 being situated on West side of Monterey Road, about  
seven miles South of San Jose, Santa Clara Co. Cal  
House and Barn No. 2 being situated .....

1. What is your title to said land? Lease
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? None on this.
5. Are the premises occupied by owner? no, by tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes, brick flues with iron tops.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? yes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8th day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

Paid - March 25, 1921.

Hayes Chynoweth Co.  
By J. C. Hayes, Pres. APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

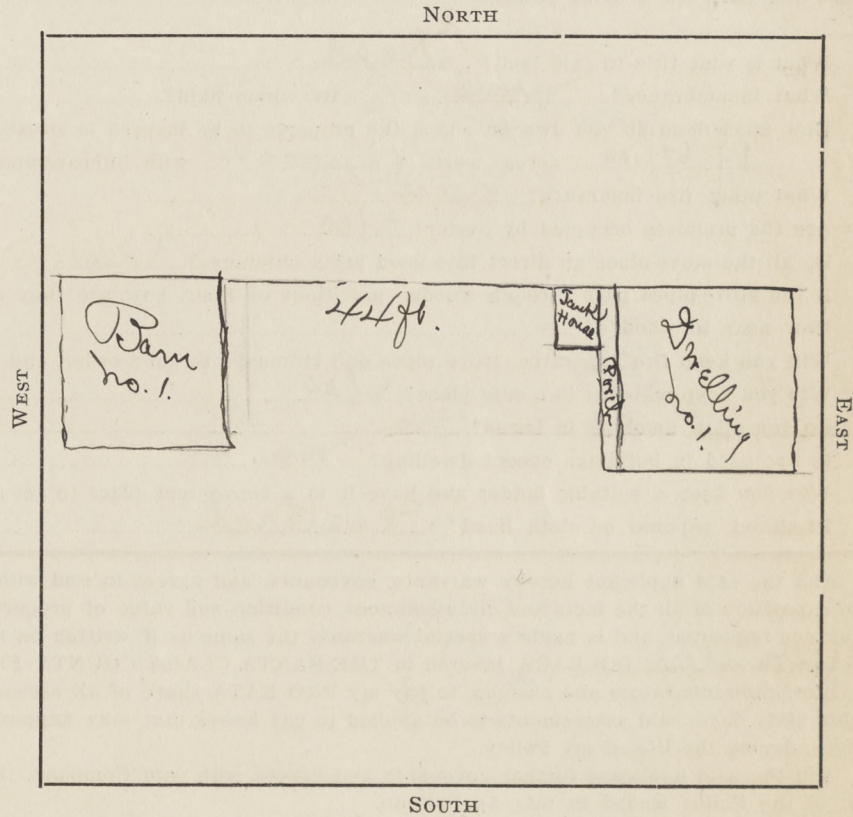
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *mailed*



No. 5169

## APPLICATION

OF

Frank L. Daniels

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2500.00

Expires 2d day of March 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 17.25

Premium - - - \$ 18.25

Renewal of #3748.  
Inspector.

Approved Mar. 15<sup>th</sup> 1924

E. W. Pettit  
President.

Ella Q. Taylor  
Secretary.



No. 5169.

Rate: 2000 @ 20 = 4.00  
500 " 35 = 1.75  
5.75.

# APPLICATION

Of Frank S. Daniels, - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty Thousand Five Hundred - DOLLARS, for the term  
 of three years, from the 20th day of February 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>32</u> x <u>46</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shing.</u> roof			
On <u>wing</u> <u>2</u> stories, <u>14</u> x <u>14</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>"</u> roof	3250	1500	
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	800	400	
On <u>Piano</u> - <u>Living</u>	300	100	
On <u>all</u> while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>36</u> x <u>46</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	800	500	
On Barn No. 2			
On <u>Tons</u> of Hay			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>on</u>			
On <u>on</u>			
On <u>on</u>			
Total amount	5150	2500	

Exp. paid - Mar 20, 1924.  
Renewed - 6678.

House and Barn No. 1 being situated on Dale Avenue 3/4 of a mile East of Old Mountain View, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
19 67/100 acres, worth \$ 2000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 17.25  
 Total, \$ 18.25

Frank S. Daniels APPLICANT.

Paid - March 14, 1921.



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a  
Dwelling rate. Rate. 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100. Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached: Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
\$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

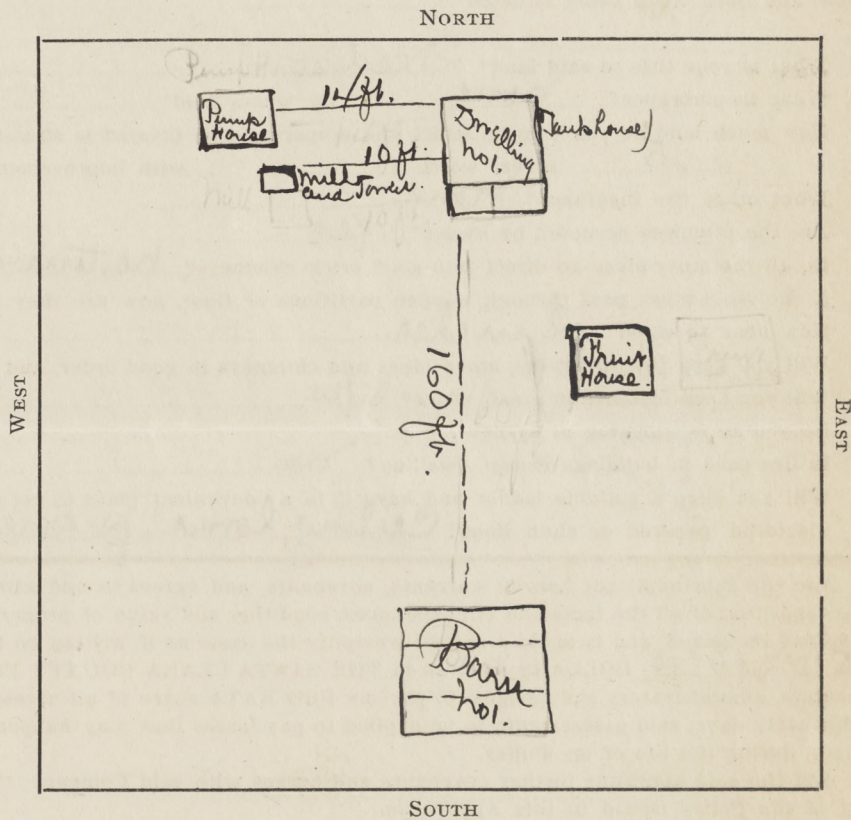
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Mailed



No. 5178.

# APPLICATION

OF

Martin Rock.

Sax Martin Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1570.00

Expires 23 day of March 1924.

## Policy Fee

\$ 1.00

Rate Fee

567

## Premium

15/3/00

Renewal of #375.

Inspector.

Approved March 23, 1921

2025

President.

John C. Taylor.

Secretary.



No. 5170.

# APPLICATION

Rate: 485 @ 18 = 87  
1085 \* 30 = 325  
412

Of Martin Resch, San Martin Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred and Seventy DOLLARS, for the term  
 of Three years, from the 23rd day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>14</u> x <u>14</u> feet, built 19 <u>18</u> , now in <u>good</u> repair, <u>Shing</u> roof	600	400	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	125	85	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and <u>Tank</u> <u>5000</u>	150	100	
On Barn No. 1, <u>1</u> stories, <u>24</u> x <u>48</u> feet, built 19 <u>18</u> , now in <u>good</u> repair, <u>Shing</u> roof	350	233	
On Barn No. 2			
On <u>5</u> Tons of Hay	60	40	
On <u>2</u> Horses ( <u>good team</u> )	350	233	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes	35	23	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>660</u> , on Pump House, \$ <u>25</u>	685	456	
On			
On			
On			
On			
Total amount	1570		

House and Barn No. 1 being situated on Karmaly Lane, between Rucker and San Martin, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? no, tena-cotta thru side wall.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? 2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Ceiling, lower, papered on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1570 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 12.35

Total, \$ 13.35

Paid - March 23, 1921.

Martin Resch APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

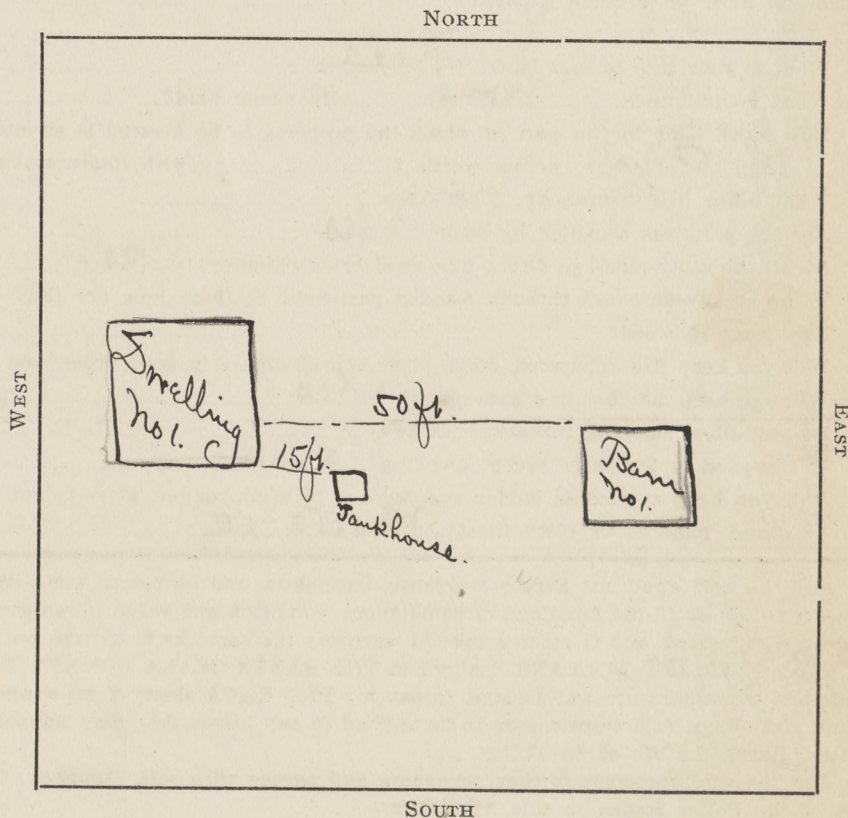
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed*



No. 5171

## APPLICATION

OF

*Peter Schmitt*

*Lucetia Ave. Box 39*  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$2835.00

Expires 24 day of

March 1926

Policy Fee

\$ 1.00

Rate Fee \$4.00

\$ 33.15

Premium

\$ 344.15

*Renewal of \$3754.*  
Inspector.

Approved

March 23, 1921

*C. J. Pattin*

President.

*Charles Taylor*

Secretary.



No. 5171. Rate: 2190 @ 20 = 438  
645.35 = 226  
8.63

# APPLICATION

Of Peter Schmitt - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Eight Hundred Thirty-five DOLLARS, for the term  
 of five years, from the 22<sup>nd</sup> day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>30</u> x <u>50</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2600</u>	<u>1730</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>500</u>	<u>330</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	<u>200</u>	<u>130</u>	
On Barn No. 1, <u>1 1/2</u> stories, <u>28</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>400</u>	<u>265</u>	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay <u>and feed</u>	<u>100</u>	<u>65</u>	
On <u>      </u>			
On <u>1</u> Horse <u>      </u>	<u>200</u>	<u>100</u>	
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>1</u> Horse Phaeton <u>      </u>	<u>100</u>	<u>50</u>	
On <u>Paints and Tools</u>	<u>250</u>	<u>165</u>	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2835</u>	

House and Barn No. 1 being situated on Lucretia Avenue, about One mile  
South East of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 1/2 Four acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2835 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 33.15

Total, \$ 34.15

Paid - March 22, 1921.

Peter Schmitt APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

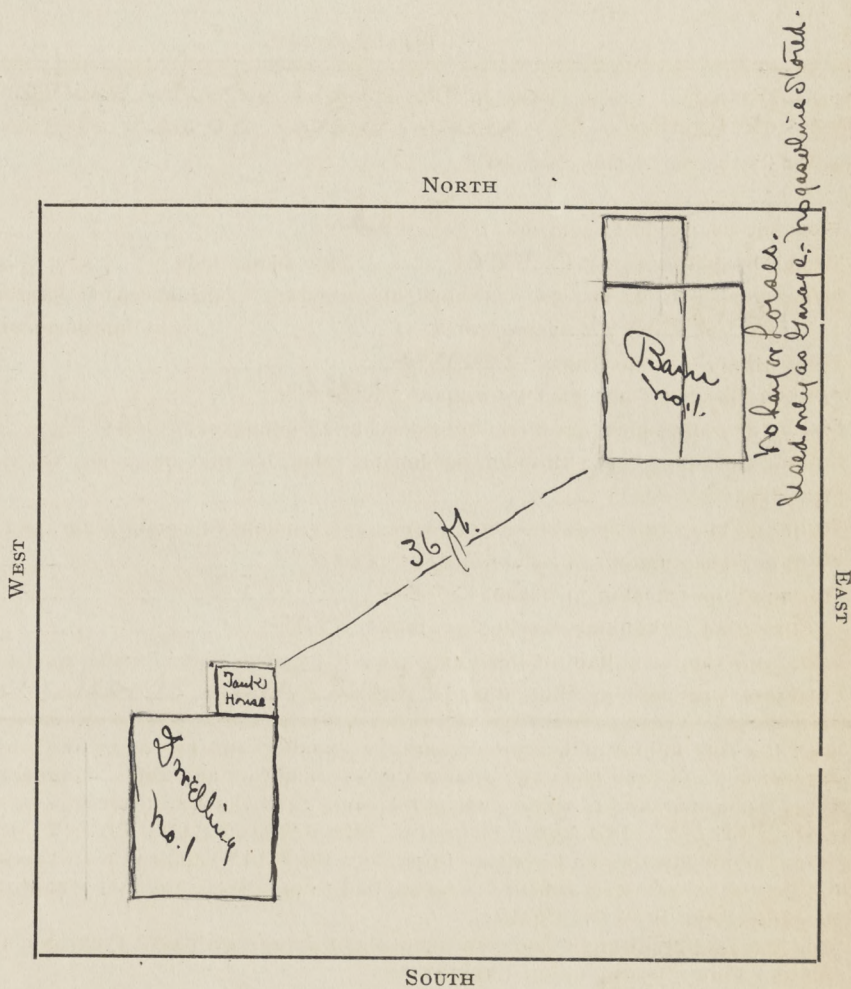
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5172.

# APPLICATION

OF

Mrs. Julia Bliss  
1425 West San Carlos St.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1825.00

Expires 24 day of March 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.60

Premium - - - \$ 12.60

Renewal of \$3755  
Inspector.

Approved Mar. 23, 1924

C. J. Pettit, President.

E. D. Taylor, Secretary.



No. 5172. Rate: 1375 @ .15 = 206  
450 @ .40 = 180  
386

# APPLICATION

Of Mrs Julia Bliss - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred and Twenty-five DOLLARS, for the term  
 of Three years, from the 24th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>30</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1600</u>	<u>1000</u>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>225</u>	<u>150</u>	
On _____			
On Piano _____			
On <u>Organ</u> _____	<u>125</u>	<u>75</u>	
On _____			
All while contained in dwelling No. <u>One</u> _____			
On Windmill and Tank <u>and Tank House, joined to Dwelling</u>	<u>450</u>	<u>150</u>	
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>20</u> feet, built 1 _____, now in _____ repair, _____ roof	<u>300</u>	<u>200</u>	
On <del>Barn No. 2</del> <u>2 sheds attached</u>			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On <u>Automobile - Cadillac</u> _____	<u>1000</u>	<u>250</u>	
On Harness and Robes _____			
All while contained in Barn No. <u>1</u> <u>(Used as a Garage only)</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>1825</u>		

House and Barn No. 1 being situated on the North side of Stevens Creek Road  
about 2 miles from San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? None. By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? 1 lot.  
150 x 200 ft. acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? None.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1825 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.60  
 Total, \$ 12.60

Paid - April 6, 1921

Mrs Julia Bliss APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

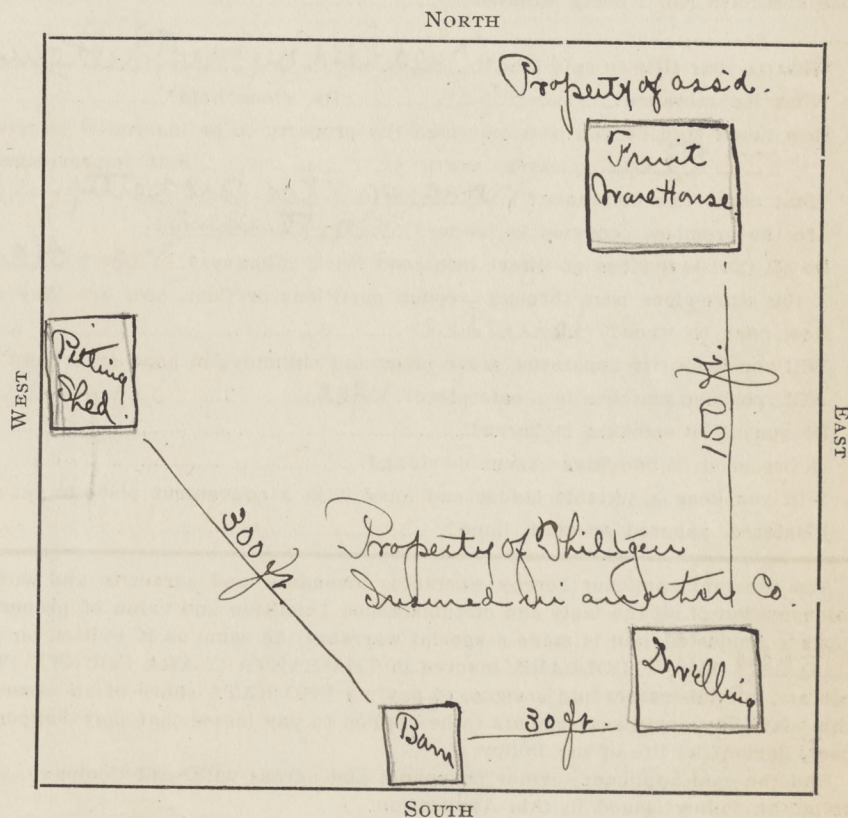
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5173.

# APPLICATION

OF

J. A. Bartholomew

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1150.00

Expires 26 day of March 1928

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 6.90

Premium - - - \$ 7.90

Renewal of # 14196. Inspector.

Approved Mar. 15" 1921

E. J. Pettit.

President.

E. J. Taylor.

Secretary.



Of F. A. Bartholomew, - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eleven Hundred and Fifty and 00/100 DOLLARS, for the term  
 of two years, from the 26th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2, stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On <u>Fruit Warehouse, 30x50 ft. - Shingled roof -</u>	1200	700	
On <u>Grader, Elevator, Scales, Trucks, and apparatus for handling</u>	400	250	
On <u>and packing fruit, - therein, or on platform of same</u>	100	50	
On <u>Gas Engine and connections</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>1 Auto Trailer, only while contained in Warehouse</u>	100	50	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>500 fruit trays, while in <del>Packing Shed</del> (now owned by</u>		100	
On <u>Fruit House on <del>Mr. Thiltgen</del></u>			
On <u>property of Adah R. Butts -</u>			
On <u>Adah not in this Co.</u>			
Total amount		1150	

*Expired - March 26, 1923*  
*Renewed - #*

Packing Shed  
 Warehouse and Barn No. 1 being situated on the Meridian Road, South of Hamilton  
 Avenue, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed held by Mr. Thiltgen, who purchased all property
- What incumbrance? By whom held? except Warehouse and
- How much land do you own on which the property to be insured is situated, and what is its value? Contents -  
Ten acres, worth \$ with improvements.
- What other fire insurance? none on this property - Packing Shed in another Co.
- Are the premises occupied by owner? no, but not.
- Do all the stove-pipes go direct into good brick chimneys? no - Heavy metal flue.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Iron collar.
- How near to wood? benches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1150 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.90  
 Total, \$ 7.90

F. A. Bartholomew APPLICANT.

Paid - March 30, 1921.

450.00 canceled.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

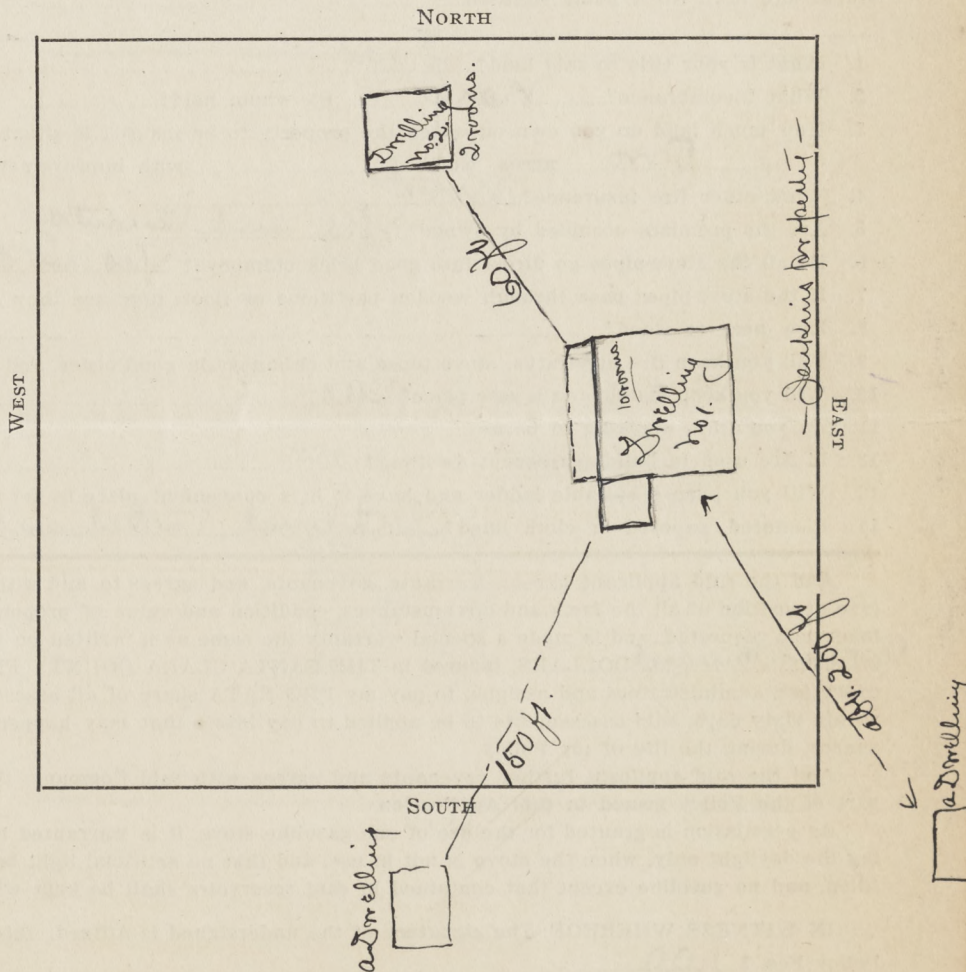
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *mailed.*



No. 5174

## APPLICATION

OF

*Mrs. Alice Jenkins*  
*Los Angeles* 357 San Jose Ave.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *4500.00*

Expires *26* day of *March* 192*4*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *21.00*

*See Return on Can. # 4320 -* \$ *22.00*

Premium - - \$ *3.70*

*E. J. Patten* Inspector.

Approved *Mar. 26* 192*4*

*E. J. Patten* President.

*Ella G. Taylor* Secretary.



No. 5174.

# APPLICATION

Rate: 3700 @ .15 = 5.55  
800 @ .18 = 1.44  
6.99

Of Alice Jenkins, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred DOLLARS, for the term  
of Three years, from the 26th day of March 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2 1/2</u> stories <u>24</u> x <u>40</u> feet, built <u>1883</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>4000</u>	<u>2500</u>	
On <u>house</u> No. 2 <u>2</u> stories <u>16</u> x <u>20</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>S</u> roof	<u>800</u>	<u>500</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>in house No. 1</u>	<u>1800</u>	<u>1200</u>	
On <u>Furniture in house No. 2</u>	<u>450</u>	<u>300</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>1 &amp; No. 2</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On			
On			
On			
On			
Total amount		<u>2500</u>	

Expired - March 26, 1924  
Renewed, 6688

House and Barn No. 1 and No. 2 being situated on San Jose Avenue, One mile North of  
Los Gatos, Dep. Los Gatos, S.C. Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Two acres, worth \$        with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes, and tenants
- Do all the stove-pipes go direct into good brick chimneys? Yes, in House No. 1
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Terra cotta in No. 2
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth-lined, laced and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 21.00

Total, \$ 22.00

Less \$ 2.70 - Refund on Cash Policy  
Paid - March 30, 1921 #4320

Alice E Jenkins APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

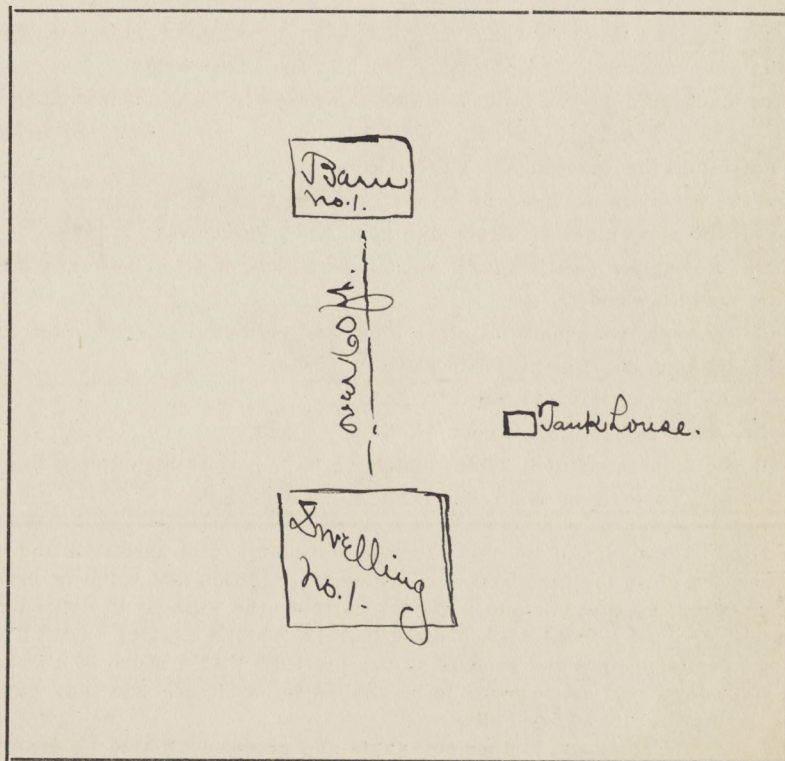
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5175

# APPLICATION

OF

Estate of  
J. Vandermulen  
of Mrs. Clara J. Vandermulen  
San Jose, 755 So. 5th St.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 28 day of March 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.10

Premium - - - \$ 9.10

Renewal of \$3756.  
Inspector

Approved Mar 30 1924

C. J. Ballin

President.

Edw. A. Taylor

Secretary.



No. 5175. Rate: 1200 @ 15 = 180  
300 @ 30 = 90  
270

# APPLICATION

Of Estate of J. Vandermulen — San Jose Postoffice, Santa Clara County, Calif., to  
By Clara E. Vandermulen  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of Three years, from the 28th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>32</u> x <u>36</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1 1/2</u> stories, <u>24</u> x <u>44</u> feet, built <u>1894</u> , now in ..... repair, ..... roof	<u>500</u>	<u>300</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount,	<u>2300</u>	<u>1500</u>	

Expired - March 28 1924  
 Renewed - 6689.

House and Barn No. 1 being situated on the Lewis Road, in Franklin School District, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Seed (Undivided Estate)
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
16 1/2 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes, one of family
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 8.10  
 Total, \$ 9.10

J. Vandermulen Estate  
By Clara E. Vandermulen APPLICANT.

Paid - March 26. 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

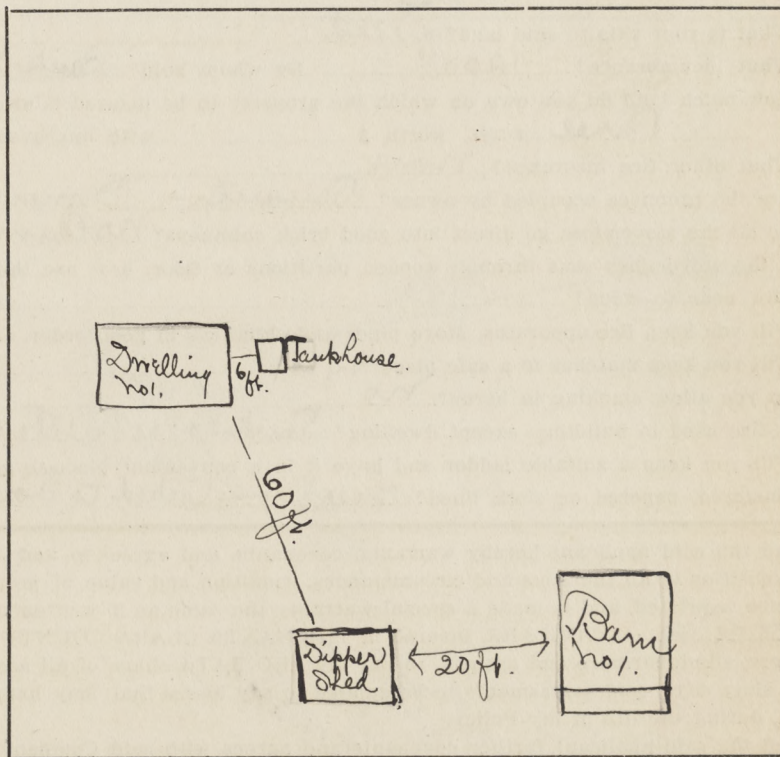
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Seat to Bank.*

WEST



SOUTH

EAST

No. 5176.

# APPLICATION

OF

*A. Janie*

303 Washington Ave.

*San Jose*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1081.00

Expires 28 day of March 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 4.05

Premium

\$ 5.05

Renewal of # 3757.

Inspector.

Approved

March 30 1921

*C. J. Pettit*

President.

*E. W. Saylor*

Secretary.



107/✓ old book - 144

No. 5176

Rate: 365 @ 23 = 83  
716 " 45 = 322  
405

# APPLICATION

Of A. Janic, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Hundred and Eighty-one DOLLARS, for the term  
of one years, from the 28th day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>28</u> feet, built <u>1896</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and Tank house, used as kitchen</u>	<u>400</u>	<u>265</u>	
On Barn No. 1, <u>      </u> stories, <u>30</u> x <u>50</u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>1</u> Scales <u>      </u>	<u>25</u>	<u>16</u>	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House \$ <u>      </u>			
On <u>300 fruit boxes, in Barn and Dipper Shed</u>	<u>30</u>	<u>20</u>	
On <u>900 " " " "</u>	<u>270</u>	<u>180</u>	
On <u>Dipper Shed and Dipper, Brick and gal. iron, - oil burner</u>	<u>150</u>	<u>100</u>	
On <u>      </u>			
Total amount <u>      </u>		<u>1081</u>	

House and Barn No. 1 being situated at #292 Northern Road, near San Jose,  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Seed.
- What incumbrance? 1200.00 By whom held? Bank of Italy - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
Three acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Servant. - Owner works place.
- Do all the stove-pipes go direct into good brick chimneys? No chimney in dwelling. - Terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured? the side wall of Tank house.
- How near to wood? Oil heater used in dwelling.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Tank house kitchen.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? House, living, latched to boards and papered. Tank house ceiling.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1081 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 4.05  
Total, \$ 5.05

Antone Janic APPLICANT.

Paid - March 31, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

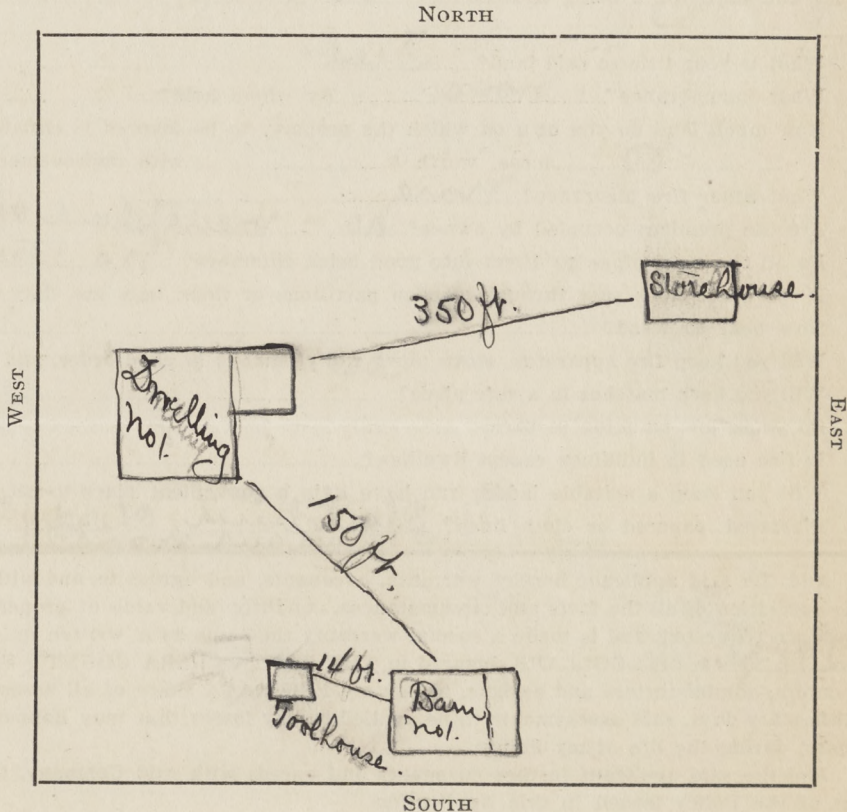
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5177

# APPLICATION

OF

H. J. Kure  
Margaret Hill  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1298.00

Expires day of March 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 3.50

Premium - - \$ 4.50

Renewal of #3758.  
Inspector-

Approved March 26" 1922

E. J. Pettit

President.

E. W. Taylor

Secretary.



No. 5177.

Rate: 866 @ .23 = 1.99  
1132 @ .35 = 1.51

APPLICATION

Of \_\_\_\_\_ SAN JOSE, CAL., June 25 1921

Having purchased of H. J. Kuro the property described in  
Polic No. 5177 in the Santa Clara County Fire Insurance Company, and the said Polic  
having been assigned to me by said H. J. Kuro  
I hereby accept the said Polic Y of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

235 Montgomery St  
% A. Stoff.

Signed Abe Meyer  
per Aaron Stoff

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SAN JOSE, CAL., July 11 1921

Having purchased of Abe Meyer the property described in  
Polic No. 5177 in the Santa Clara County Fire Insurance Company, and the said Polic  
having been assigned to me by said Abe Meyer  
I hereby accept the said Polic Y of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Address: George Glassell  
235 Montgomery st

Signed George Glassell

SAN JOSE, CAL., July 20 1921

Having purchased of George Glassell the property described in  
Polic No. 5177 in the Santa Clara County Fire Insurance Company, and the said Polic  
having been assigned to me by said George Glassell  
I hereby accept the said Polic Y of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed W. Chilton  
385 N. First St.  
Address: San Jose, Calif.

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9. Will you keep fire apparatus, stove pipes and chimneys in good order, and
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1298 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.50  
Total, \$ 4.50

H. J. Kuro APPLICANT.

Paid - April 6, 1921

267 added



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

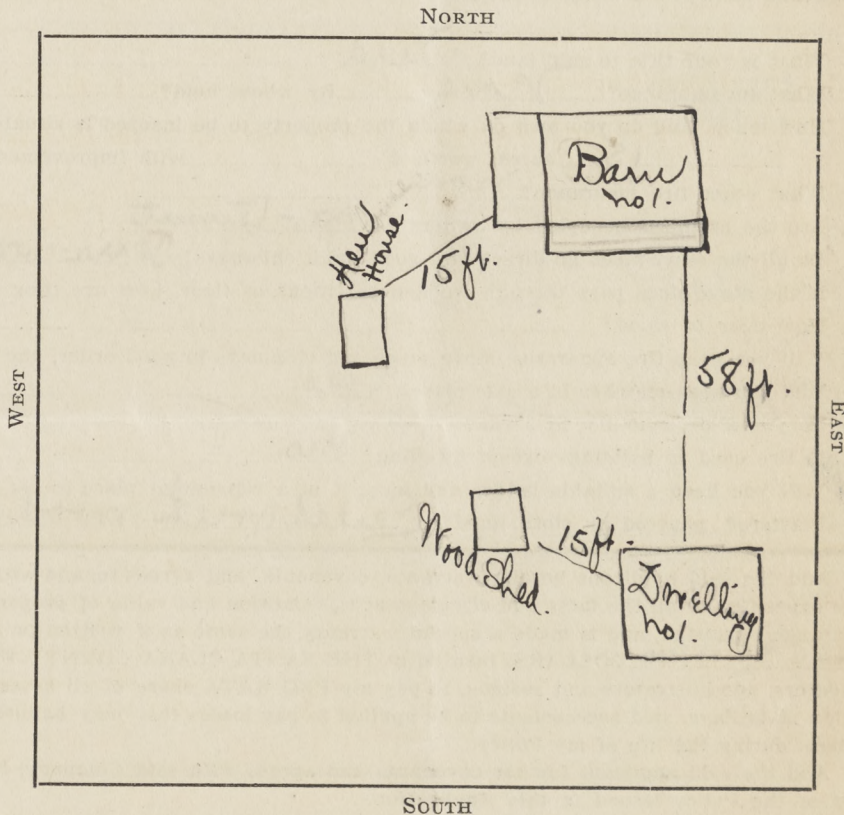
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*marked*



No. 5178

# APPLICATION

OF

*Georget Ross*  
*Lilroy* 59 Alexander St.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$

625.00

Expires 29 day of

March 1924

Policy Fee

1.00

Rate Fee

5.05

Premium

6.05

Renewal of \$3759.  
Inspector:

Approved March 23, 1921

*E. J. Pettit*

President.

*W. D. Taylor*

Secretary.



# No. 5177. APPLICATION

Rate: 866 @ .23 = 1.99  
432 @ .35 = 1.51  
3.50

Of H. J. Kung - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Hundred and Ninety-eight DOLLARS, for the term  
 of one year, from the 29th day of March 1921, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>Improvements made recently</u> 1 stories <u>20 x 30</u> feet, built 1906, now in <u>good</u> repair, <u>Shingle</u> roof	1200	800	
On wing 1 stories <u>10 x 12</u> feet, built 1912, now in <u>..</u> repair, <u>..</u> roof			
On house No. 2 stories <u>..</u> x <u>..</u> feet, built 1 <u>..</u> , now in <u>..</u> repair, <u>..</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	100	66	
On .....			
On Piano			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>20 x 36</u> feet, built 1911, now in <u>good</u> repair, <u>Shingle</u> roof	450	300	
On Barn No. 2 <u>Shed attached, 14 x 36 ft.</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Store-house, 18 x 24 ft. - Built 1906 - Shingle roof</u>	100	66	
On Harness and Robes			
All while contained in Barn No. <u>..</u>			
On Pumping Plant, \$ <u>..</u> , on Pump House, \$ <u>..</u>			
On <u>Tool House</u>	100	66	
On <u>Cancelled - Mar 29, 1922.</u>			
On <u>Not to be used.</u>			
On .....			
Total amount		1298	

House and Barn No. 1 being situated on Laguna Avenue, 3 miles north-west  
of Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated ..

- What is your title to said land? Lease.
- What incumbrance? none. By whom held? ..
- How much land do you own on which the property to be insured is situated, and what is its value?  
80 acres, worth \$ .. with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? no - visit place often.
- Do all the stove-pipes go direct into good brick chimneys? no, terra-cotta.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? ..
- How near to wood? ..
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? ..
- Do you allow smoking in barns? ..
- Is fire used in buildings except dwelling? ..
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth lined, closely tacked and papered.  
Insured and provided with beams and heavy body paper

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1298 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.50  
 Total, \$ 4.50

H. J. Kung APPLICANT.

Paid - April 6, 1921



the property described in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, having been assigned to me by said I hereby accept the said Policy of insurance under the conditions which it was issued, and to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Wm. J. Taylor*  
*Wm. J. Taylor*  
 June 25

Approved: *Wm. J. Taylor*, 1921

*Wm. J. Taylor*  
 President.

*Wm. J. Taylor*  
 Secretary.

the property described in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, having been assigned to me by said I hereby accept the said Policy of insurance under the conditions which it was issued, and to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Wm. J. Taylor*  
*Wm. J. Taylor*  
 July 11

EXPOSURES

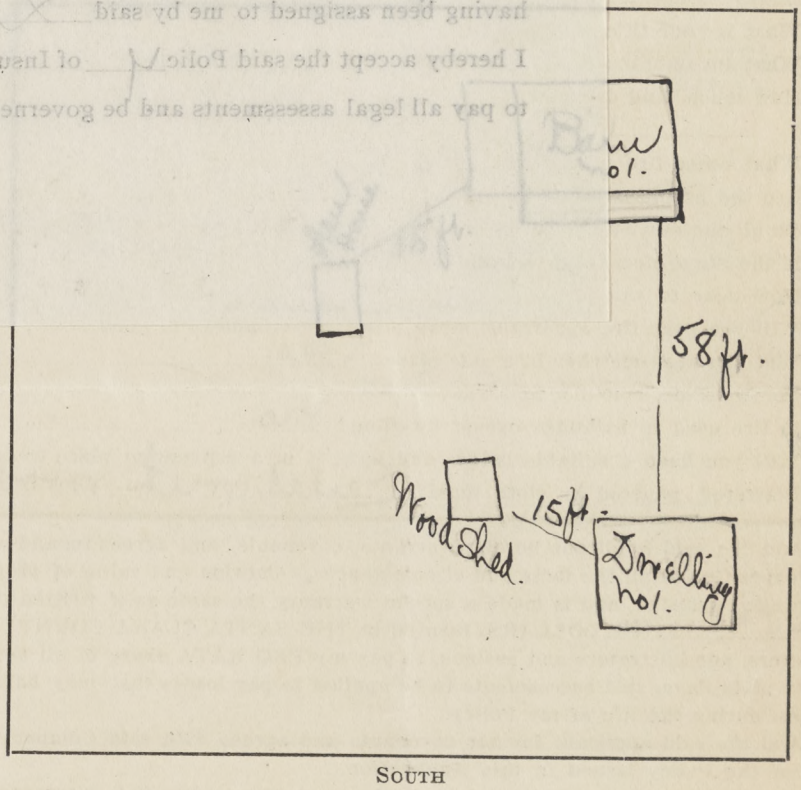
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
 When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

the property described in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, in the Santa Clara County Fire Insurance Company, and the said Policy No. 2177, having been assigned to me by said I hereby accept the said Policy of insurance under the conditions which it was issued, and to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Wm. J. Taylor*  
*Wm. J. Taylor*  
 July 20

sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



No. 5178.

# APPLICATION

Rate: 500 @ 25 = 125  
125 @ 35 = 43  
168

Of George Ross Liberty Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Six hundred and twenty-five DOLLARS, for the term  
of 3 years, from the 29th day of March 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>and built-house combined</u> 1 <u>1 1/2</u> stories, <u>20 x 28</u> feet, built 19 <u>10</u> , now in <u>good</u> repair, <u>Shingle</u> roof	750	500	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>29 x 52</u> including <u>sheds</u> , built 1....., now in <u>good</u> repair, ..... roof	150	100	
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Wood Shed, 9 x 12 ft.</u>	38	25	
On .....			
On .....			
Total amount		625	

Expired - March 29, 1924  
Renewed - 6691.

House and Barn No. 1 being situated on Kannahy Lane, between Church Ave.,  
and Luna Ave., between Rucker and San Martin, S.C. Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? None. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
..... 15 acres, worth \$..... with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? no - tenant
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta three side-wall.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Ceiled with wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 625 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.05  
Total, \$ 6.05

George Ross APPLICANT.

Paid - March 30, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

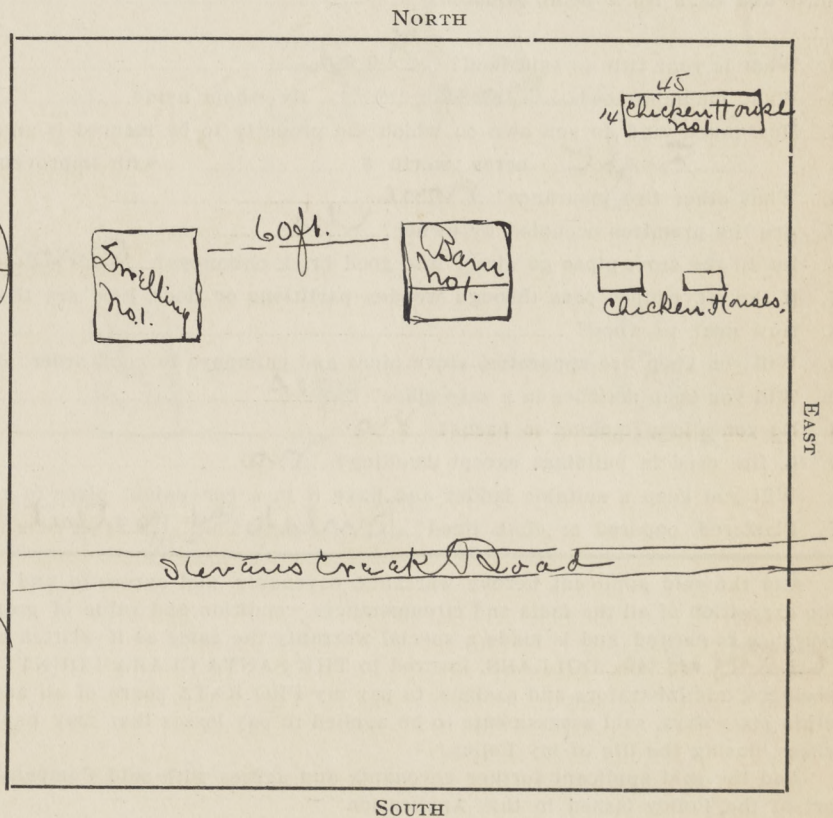
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*James C. ...*  
WEST



No. 5179

# APPLICATION

OF

*Mason Lalloray*

*Eupertino* Post Office,

Santa Clara County, Cal.

Amount Insured \$

825.00

Expires 29 day of March 1921

Policy Fee - - \$

1.00

Rate Fee - - \$

4.25

Premium - - \$

5.25

Renewal of # 3760.

Inspector.

Approved March 26, 1921.

*E. J. ...*

President.

*Edna D. Taylor*

Secretary.



No. 5179.

# APPLICATION

Rate:  $700 @ 15 = 1.05$   
 $125 @ 30 = .37$   
1.42

Of Mason Galloway - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred and Twenty-five DOLLARS, for the term  
 of Three years, from the 29th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>24</u> x <u>30</u> feet, built 1913, now in <u>fair</u> repair, <u>Shingle</u> roof	900	600	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>including Phonograph</u>	150	100	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>13</u> x <u>22</u> feet, built 1913, now in <u>fair</u> repair, <u>Shingle</u> roof	50	30	
On Barn No. 2 <u>and Shed, 14 x 22 ft.</u>			
On Tons of Hay	120	75	
On <u>Large Chicken House, 14 x 45 ft.</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>2 Small Chicken Houses, - \$10.00 each</u>	30	20	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1250	825	

House and Barn No. 1 being situated on East side of Blaney Ave., about 1/4 of  
a mile West of Stevens Creek Road, near Cupertino, S.C.C., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Eight acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Concrete chimney
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Burlap and patent paper

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 825 and 20/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 4.25

Total, \$ 5.25

Mason Galloway APPLICANT.

Paid - April 5, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

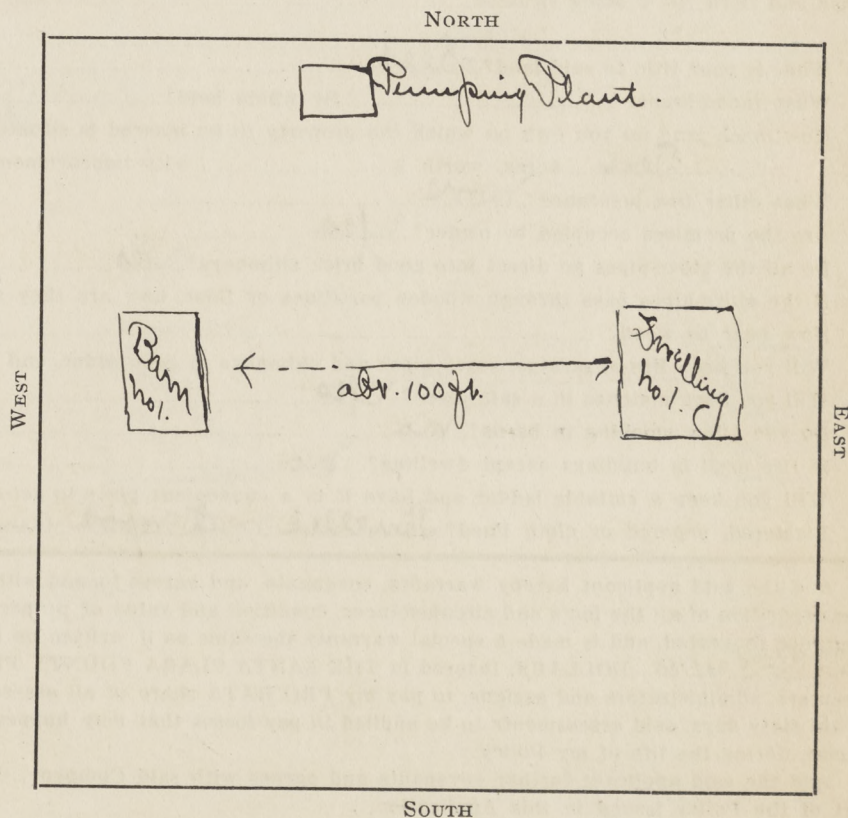
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5180

# APPLICATION

OF

Frank Dietermino  
Rated 2.  
Box 137.  
Post Office,  
San Jose.  
Santa Clara County, Cal.

Amount Insured \$ 2830.00  
Expires 30 day of March 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 16.50  
Premium - - - \$ 17.50

Renewed of #3761.  
Inspector.

Approved Mar. 26 1924  
C. J. Pettit.  
President.  
E. W. Taylor.  
Secretary.



17/✓

No 5180.

Rate:  $2000 @ 15 = 3.00$   
 $800 @ 30 = 2.49$   
5.49

# APPLICATION

Of Frank Cisternino - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-eight Hundred and Thirty DOLLARS, for the term  
 of Three years, from the 30th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>42</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2250</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories <u>24</u> x <u>48</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>750</u>	<u>500</u>	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay <u>      </u>	<u>100</u>	<u>66</u>	
On <u>      </u>			
On <u>1</u> Horses <u>      </u>	<u>150</u>	<u>100</u>	
On <u>1</u> Horse Wagon <u>Truck</u>	<u>100</u>	<u>66</u>	
On <u>1</u> Horse Spring Wagon <u>      </u>	<u>100</u>	<u>66</u>	
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>farming implements</u>	<u>50</u>	<u>32</u>	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>2830</u>		

House and Barn No. 1 being situated on North West corner of Payne Ave. and the Santa Clara and Los Gatos Road, 1 1/2 miles West of San Jose, S.C. Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Seed.
- What incumbrance? 2500 By whom held? R. L. Linn.
- How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Panelled with wood and papered with heavy paper.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2830 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of March 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 16.50  
 Total, \$ 17.50

F. Cisternino APPLICANT.

Paid - April 5, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

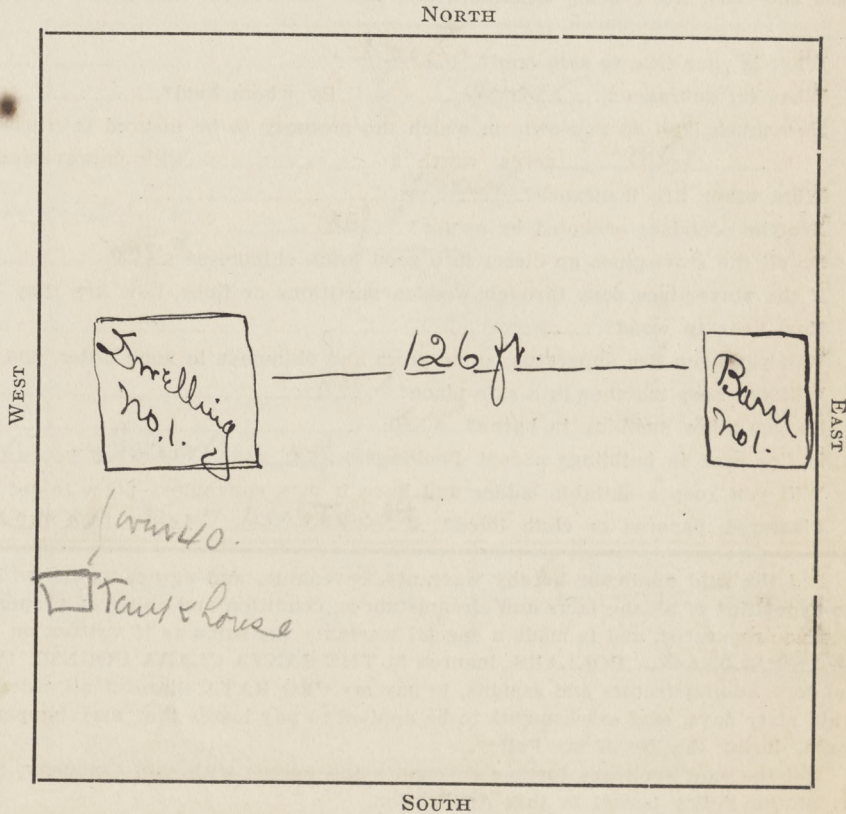
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed*



No. 5181

# APPLICATION

OF

*David Kampfen*  
*San Jose* *Route 1, Box 367*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *3000.00*  
Expires *30* day of *March* 192*4*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *20.25*  
Premium - - - \$ *21.25*

*Renewal of #3762.*  
Inspector:

Approved *March 30* 192*1*

*E. J. Pettit*  
President.

*Edna Taylor*  
Secretary.



No. 5181.

# APPLICATION

Rate: 1500 @ 15 = 2.25  
1500 " 30 = 4.50  
6.75

Of David J. Kampfen, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of Three years, from the 30th day of March 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>40</u> x <u>46</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	<u>5000</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>2</u> stories, <u>50</u> x <u>100</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>1500</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>8000</u>	<u>3000</u>	

House and Barn No. 1 being situated on the Story Road, 1 1/2 miles from San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Seed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
120 acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? - .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Yes, in wash house near dwelling - a brick flue.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of March 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 20.25  
 Total, \$ 21.25

David J. Kampfen APPLICANT

Paid - March 28, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

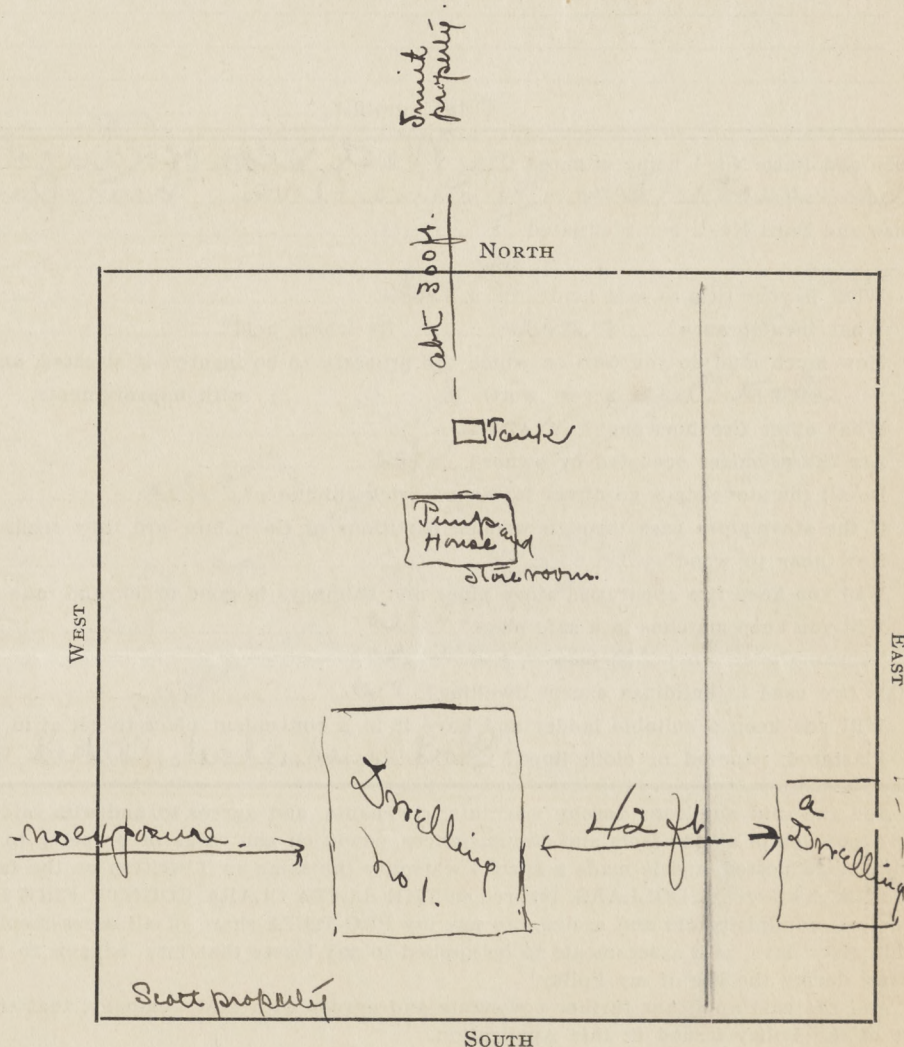
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5182.

# APPLICATION

OF

Mrs. Laura A. Scott  
Lincoln Ave.  
Rate 1.-Box 437.

San Jose, Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 1st day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.-

Premium - - \$ 13.00

Inspector.

Approved Apr. 2" 1921

President.

Secretary.



No. 5182.

# APPLICATION

Rate: 2000 @ 20 = 4.00

Of Mrs. Laura A. Scott - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand DOLLARS, for the term  
 of three years, from the first day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>Upper story finished, 12 rooms and dormitories included in 1920</sup> 1 <u>1 1/2</u> stories <u>30</u> x <u>35</u> feet, built 1 <u>910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>3000</u>	<u>2000</u>	

*Expired - April 1, 1924*  
*Renewed - 6696*

House and Barn No. 1 being situated on West Side of Lincoln Ave. between  
Minnesota Ave. and Pine Ave., near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated.....

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
About One acres, worth \$..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no barn.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of March 1921.

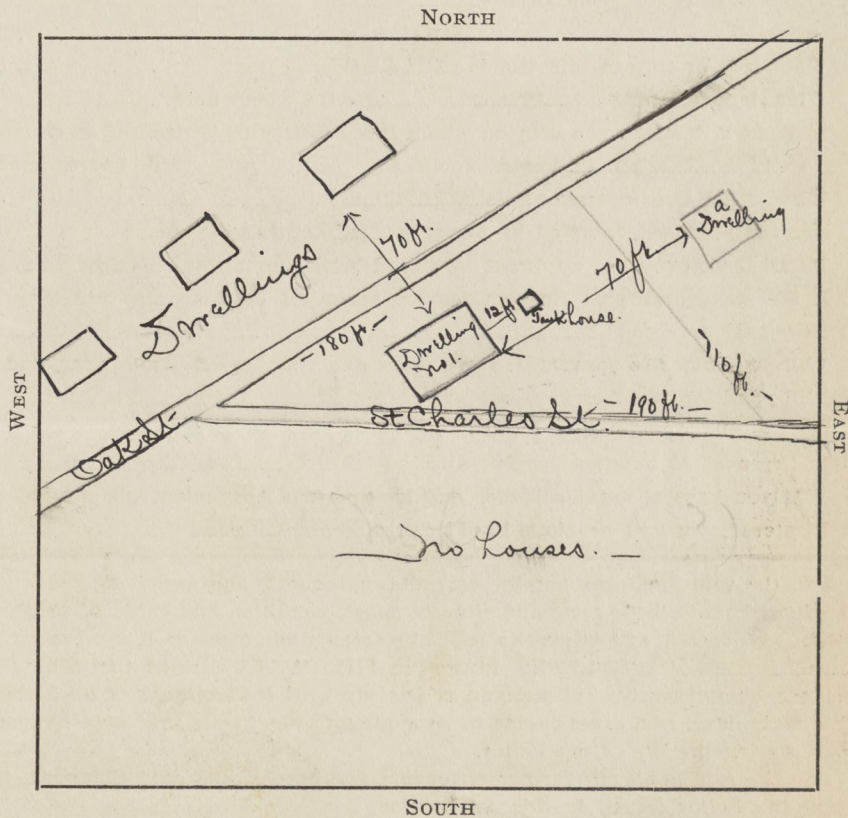
Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.-  
 Total, \$ 13.00

Laura A. Scott APPLICANT

Paid - April 9, 1921.



On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Secretary.



No. 5183.

Rate: 1500 @ .15 = 225

## APPLICATION

of Saratoga Missionary Settlement - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of Three years, from the 2nd day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>48</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2200</u>	<u>1400</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>By Tank House</u>	<u>200</u>	<u>100</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>1500</u>		

House and Barn No. 1 being situated at the terminus of St Charles and Oak Streets  
in the town of Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
180x190x110 ft        acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? By tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no, gasoline stove used at times in Tank House
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24<sup>th</sup> day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 6.75

Total, \$ 7.75

Paid - April 5, 1921

Saratoga Missionary Settlement  
Johnathan Linn APPLICANT.



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

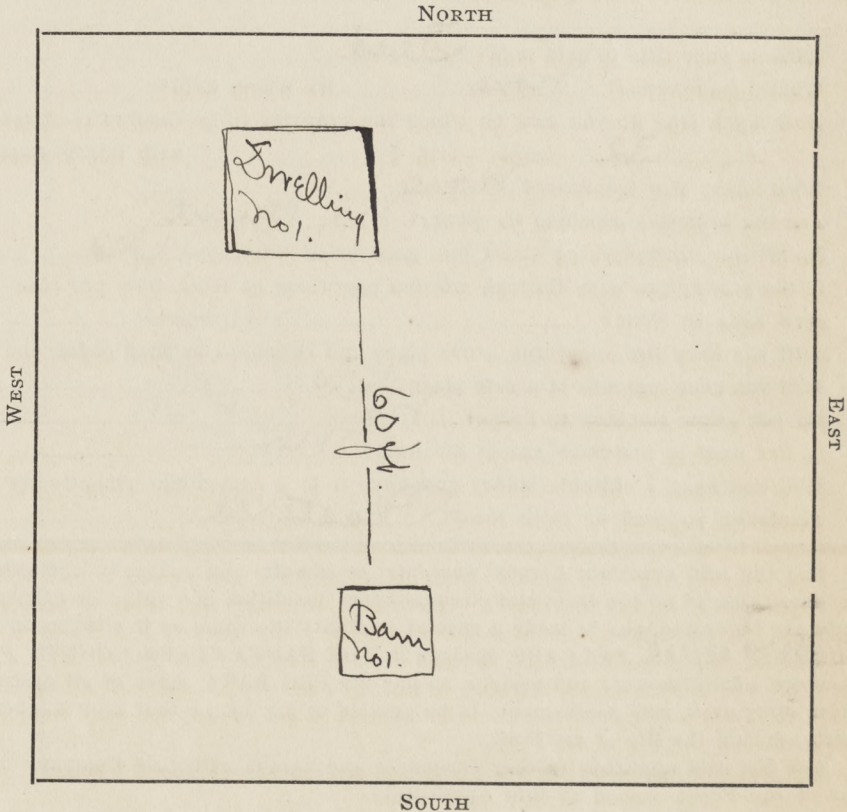
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5184

APPLICATION

OF

M. Adra A. Keith  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2,300.00  
Expires 4 day of April 1924  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 13.05  
Premium - - \$ 14.05

Renewal of # 3767.  
Inspector.

Approved March 30 1921  
G. W. Pettibone  
President.

E. J. Taylor  
Secretary.



No. 5184. Rate: 1700 @ 15 = 2.55  
600 @ 30 = 1.80  
4.35

# APPLICATION

12/1  
Of Adra A. Keith - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Three Hundred DOLLARS, for the term  
of Five years, from the fourth day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>18</u> x <u>32</u> feet, built <u>1864</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2000</u>	<u>1300</u>	
On wing <u>1</u> stories <u>14</u> x <u>32</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>18</u> stories, <u>40</u> x <u>60</u> feet, built <u>1874</u> , now in <u>repair</u> , <u>roof</u>	<u>900</u>	<u>600</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount		<u>2300</u>	

House and Barn No. 1 being situated near the North East Corner of Hamilton Ave. and Los Gatos and Santa Clara Road, 1 mile North of Campbell, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
32 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no, tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2300 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.05  
Total, \$ 14.05

Adra A. Keith APPLICANT.

Paid - March 30, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

Dwelling  
No. 1.

NORTH

SOUTH

EAST

No. 5185.

APPLICATION

OF

Mrs. E. A. Butcher  
Santa Clara  
Route A.  
Box 264  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1000.00  
Expires 4 day of April 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 4.50  
Premium - - - \$ 5.50

Renewal of # 3768  
Inspector.

Approved Apr. 5 1921

E. J. Pettit.  
President.

Ella O. Taylor.  
Secretary.



No. 5185. Rate: 1000 @ 15 = 1.50

APPLICATION

Of *Mrs. E. A. Butcher*  
The *San Jose, Calif., November 6 1923.*

fire, for  
of *the*  
It is *Policy No. 5185* in the Santa Clara County Fire Insurance Company, and ~~the said Policy~~  
proper *having been assigned to me by said*

On dw I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On to pay all legal assessments and be governed by the By-Laws of the above Association.

On ho *Santa Clara.*  
On ho *Route 2 - Box 264a.*  
On  
On P  
On  
On  
On

All while contained in dwelling No. *One*  
On Windmill and Tank  
On Barn No. 1, stories, *x* feet, built 1, now in repair, roof  
On Barn No. 2  
On Tons of Hay  
On  
On Horses  
On Horse Wagon  
On Horse Spring Wagon  
On Horse Buggy  
On Horse Phaeton  
On  
On Harness and Robes  
All while contained in Barn No.  
On Pumping Plant, \$, on Pump House, \$  
On  
On  
On  
On

*Revised  
Sent to Mr. Spalding -  
Expanded -  
Revised 6707.*

Total amount 1500 1000

House and Barn No. 1 being situated *on the San Francisco Road, near Boyler Road, Santa Clara Co., Cal.*  
House and Barn No. 2 being situated

1. What is your title to said land? *Deed*
2. What incumbrance? *none* By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
*1.4* acres, worth \$ with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owner? *Yes*
6. Do all the stove-pipes go direct into good brick chimneys? *Mann's Patent flues.*
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*
10. Will you keep matches in a safe place? *Yes*
11. Do you allow smoking in barns? *No same*
12. Is fire used in buildings except dwelling? *No*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*
14. Plastered, papered or cloth lined? *Ceiled, cloth lined and papered, in good shape.*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *One thousand* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *2* day of *April* 192*1*

Policy Fee, \$ *1.00*  
Rate Fee, \$ *4.50*  
Total, \$ *5.50*

*E. A. Butcher* APPLICANT.

*Paid - April 2, 1921*



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

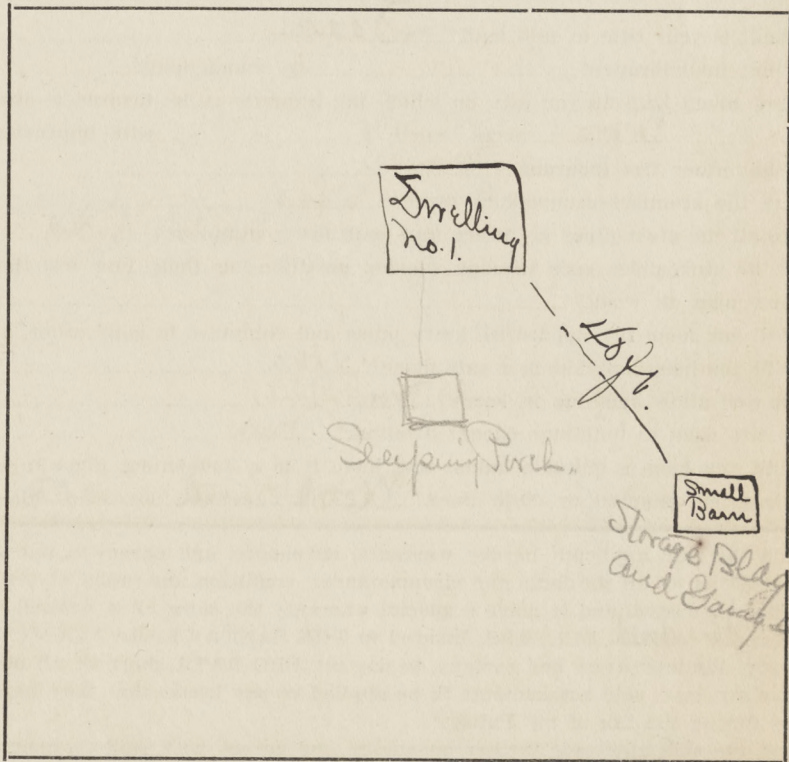
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5186

# APPLICATION

OF

J. H. Bollinger

Superintendent

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1500.00

Expires 5 day of April 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 9.-

Premium

\$ 10.-

Inspector.

250 added.

Approved

March 30" 1921

President.

Secretary.



No. 5185.

Rate: 1000 @ 15 = 1.50

## APPLICATION

Of Mrs. E. A. Butcher, Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of Three years, from the Fourth day of April 1921, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14</u> x <u>12</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1500</u>	<u>1000</u>	

House and Barn No. 1 being situated on the San Francisco Road, near Boyler Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1.14 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Mann's Patent flue.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no same
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Ceiled, cloth lined and papered, in good shape.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 4.50

Total, \$ 5.50

E. A. Butcher APPLICANT.

Paid - April 2, 1921



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft from buildings classed as exposures; Rate, 20c on \$100.

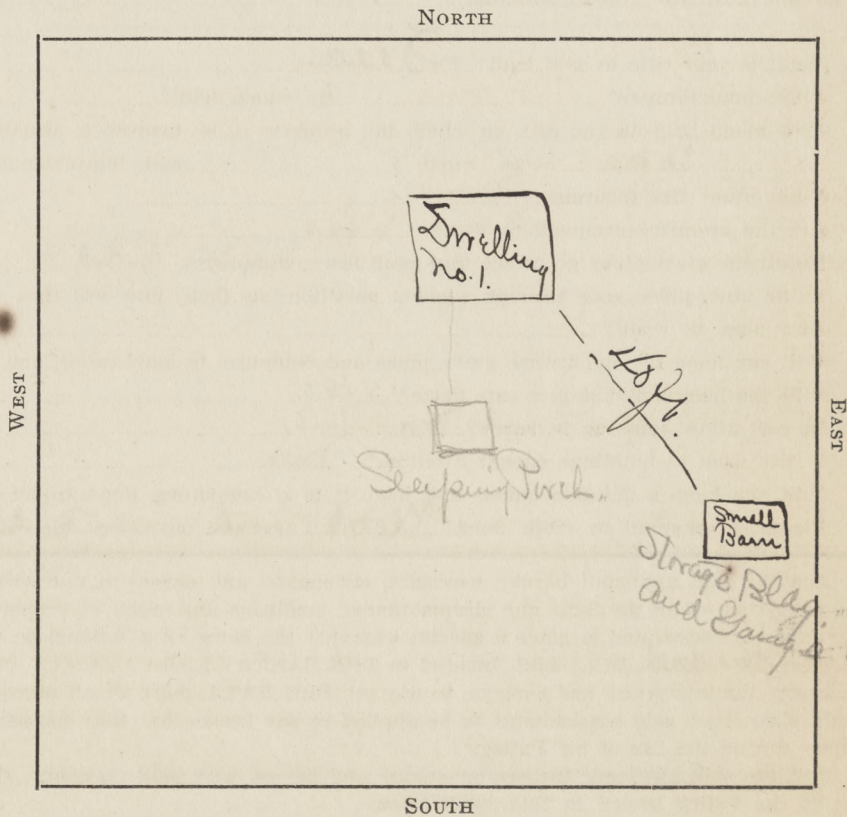
Dwellings less than 40 ft. from bldgs. classe as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100  
Exposure and Stovepipe; Rate, 35c on \$100  
Exposure and cloth-lining; Rate, 25c on \$100  
Tank-houses, if near dwelling, rate wi Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. fr buildings classed as exposures.—Rate, 35c \$100.  
Barns or Stables, less than 40 ft. from bu ings, classed as exposures.—Rate, 40c on \$1 Fruit Houses, and Fruit Driers (privat Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c \$100.  
Steam Engines, Boilers, etc.; Rate, 40c \$100.  
School Houses and Churches; detach Rate, 30c on \$100.  
Fruit and Hay, and other contents of b ings; rate the same as buildings in which are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



the property described  
Having purchased of Santa Clara County Fire Insurance Company, and the said policy  
No. 2182 in the Santa Clara County Fire Insurance Company, and the said policy  
having been assigned to me by said  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and  
to pay all legal assessments and be governed by the By-Laws of the above Association.  
Signed  
San Jose, Calif.  
Office,  
1921  
10.  
spector.  
200 Padded.  
1921

C. W. Peltch  
President.  
E. A. Taylor  
Secretary.



No. 5186.

Rate: 1500 @ 20 = 3.00.

## APPLICATION

Of J. H. Bollinger - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifty-five Hundred DOLLARS, for the term  
 of Three years, from the Fifth day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 3/8 Value	Rate
On dwelling No. 1, 1 stories 30 x 40 feet, built 1907, now in good repair, Shingle roof	1200	800	
On wing stories x feet, built 1, now in repair, Shingle roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	875	550	2500
On Piano	225	150	
On			
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1500		

House and Barn No. 1 being situated on South side of Stevens Creek Road  
about Six miles West of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Two acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Wood lined and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of March 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

J. H. Bollinger APPLICANT.

By Mrs. J. N. Bollinger,

Paid - March 30, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

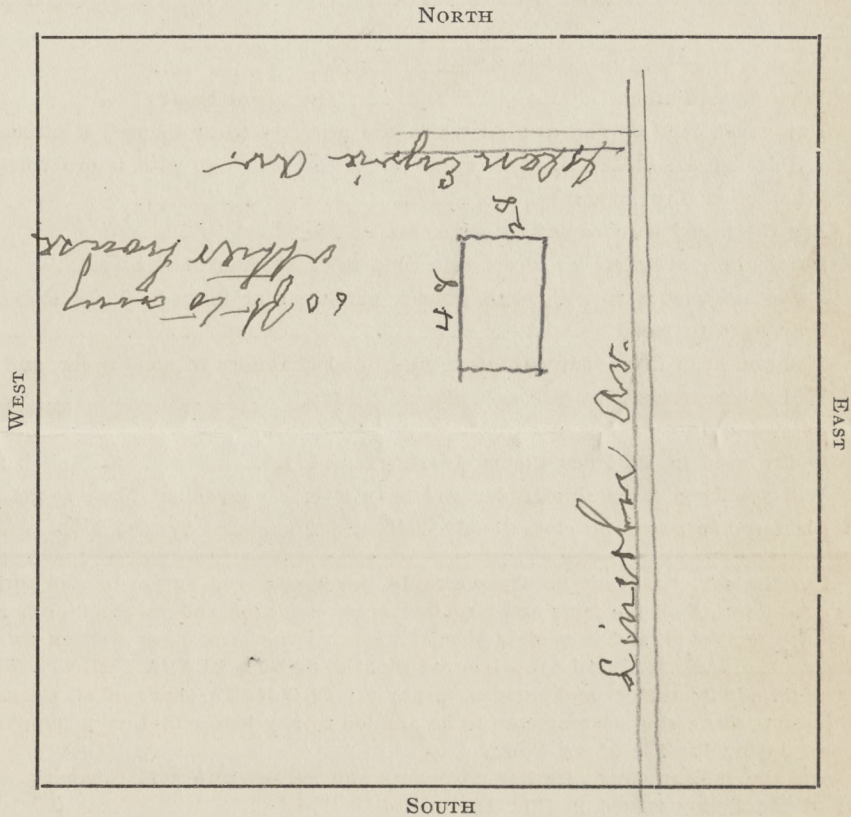
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed -*



No. 5187

# APPLICATION

OF

*Mr. Jennie Fleckner*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ *2500.00*  
Expires *5* day of *April* 192*2*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *5.00*  
Premium - - - \$ *6.00*

*C. J. Pettit* Inspector.

Approved *Apr. 5* 192*2*

*C. J. Pettit* President.

*Edw. G. Taylor* Secretary.



No. 5187.

Rate: 2500 @ 20 = 500

## APPLICATION

Of Mrs Jennie Fleckner San Jose 48. Glen Egn  
 Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty five hundred DOLLARS, for the term  
 of one years, from the fifth day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> feet, built <u>1921</u> now in <u>good</u> repair, <u>8</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>3750</u>	<u>2500</u>	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>500</u> , on Pump House, \$ <u>500</u>			
Total amount		<u>2500</u>	

House and Barn No. 1 being situated Glen Egnie Ch. near Lincoln A  
 House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? 4000 By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
50 x 234 acres, worth \$ 4000, with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? tenant or owner
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty five hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 5.00  
 Total, \$ 6.00

Paid - April 5, 1921.

Jennie Fleckner APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

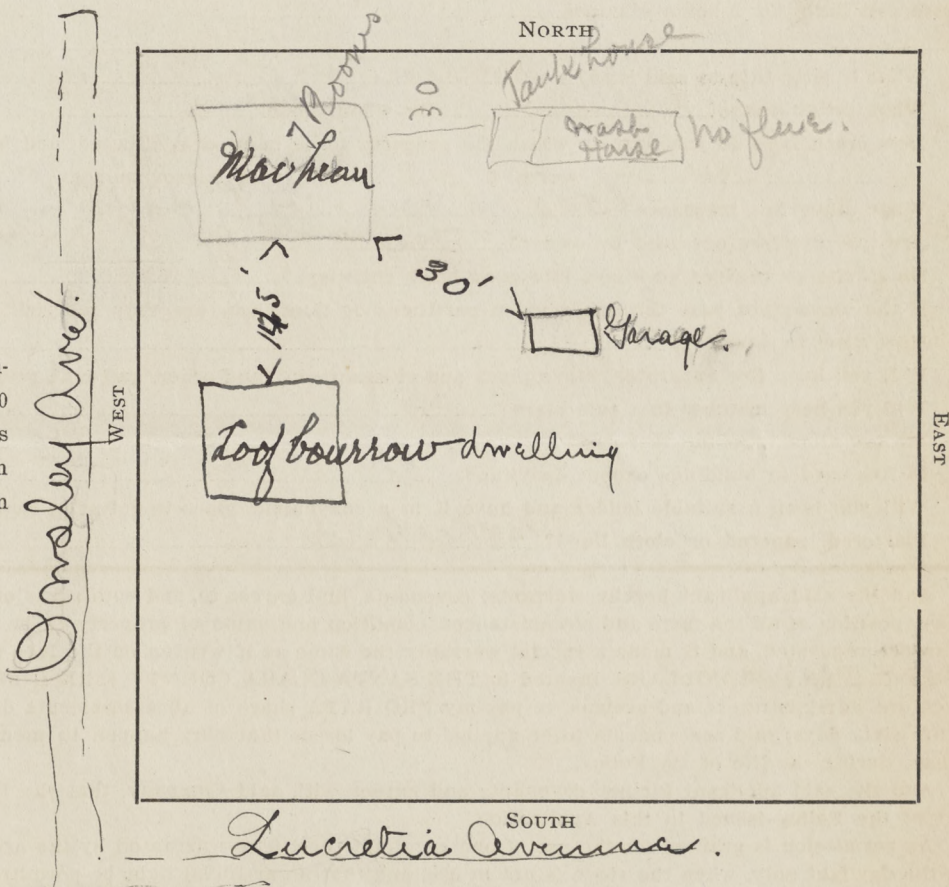
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5188

## APPLICATION

OF

Jas. W. Bryant  
 4444 Maclean Ave. Route C. - Box 30  
 Ginsley Ave. Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2250.00

Expires 5 day of April 1924

Policy Fee - \$ 1.00

Rate Fee - \$ 10.10

Premium - \$ 11.10

Inspector

Approved Apr. 8<sup>th</sup> 1924

President.

Secretary.



No. 5188.

Rate: 2250 @ 15 = 337

James W. Bryant. **APPLICATION**

Of Walter H. Maclean - San Jose' Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred Fifty DOLLARS, for the term  
 of 3 years, from the 5th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>35</u> feet, built 1____, now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>1</u> wing <u>1</u> stories <u>10</u> x <u>24</u> feet, built <u>1921</u> , now in " repair, " roof	<u>3000</u>	<u>7500</u>	
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>1200</u>	<u>600</u>	
On _____			
On Piano _____	<u>300</u>	<u>150</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>R. C. Box 30 S/S Owsley Ave.</u>			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>4500</u>	<u>2250</u>	

House and Barn No. 1 being situated on Owsley Avenue, off Lucretia Ave.

House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Owned by father-in-law Jas W Bryant
- What incumbrance? None By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? 1 acre \$1000
- What other fire insurance? One acres, worth \$ \_\_\_\_\_ with improvements - 500 on furniture
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 10.10

Total, \$ 11.10

Paid - April 11, 1921.

Jas. W. Bryant for.  
W. H. Maclean APPLICANT.  
 (Owner of personal property)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwellings, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

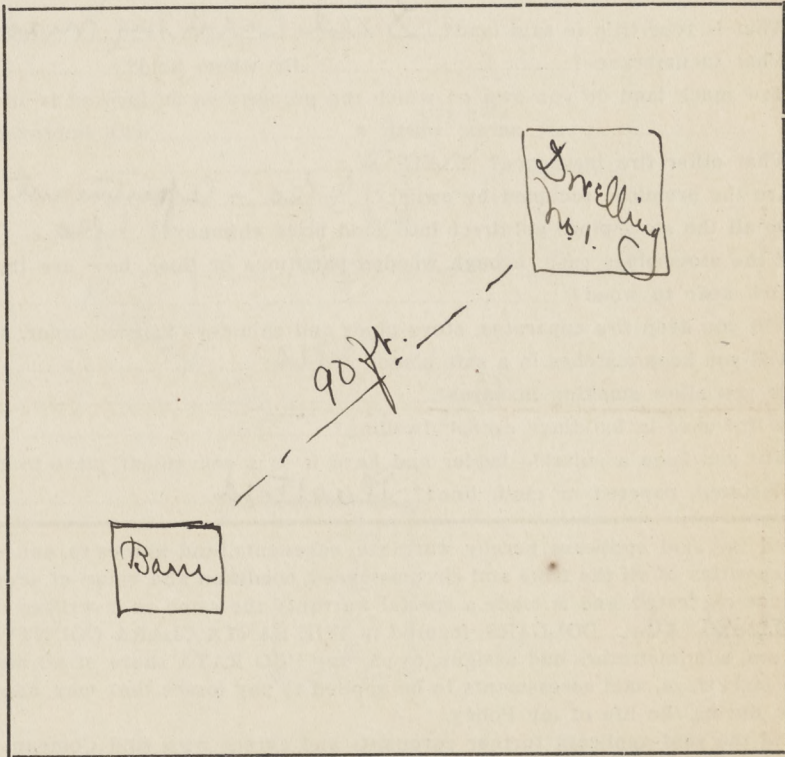
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5789,

# APPLICATION

OF

Mrs. Emma E. Meder  
855 Hedding St.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 200.00  
Expires 7 day of April 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 46  
Premium - - - \$ 146

Renewal of #4712  
Inspector.

Approved Apr 5 1921

E. J. Pettit, President.

Ella D. Taylor, Secretary.



old book  
No. 5189. Rate: 200 @ 20 = 40  
**APPLICATION**

Of Emma F. Meder, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred DOLLARS, for the term  
of one years, from the Seventh day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof {			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	300	200	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1, owned by <u>Abby P. Roberto</u> and insured			
On Windmill and Tank..... <u>under Policy #4732</u>			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof			
On Barn No. 2.....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		200	

House and Barn No. 1 being situated at #855 Hedding St. in Chapman-Davis Tract,  
about 2 miles North-West of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

1. What is your title to said land? Seed Land by Miss Roberto  
2. What incumbrance?..... By whom held?.....  
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
..... acres, worth \$..... with improvements.  
4. What other fire insurance? none.  
5. Are the premises occupied by owner? Yes - Apartment in Dwelling -  
6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?.....  
8. How near to wood?.....  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....  
10. Will you keep matches in a safe place? Yes.  
11. Do you allow smoking in barns?.....  
12. Is fire used in buildings except dwelling?.....  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 40  
Total, \$ 1.40

Paid - March 31, 1921.

Miss Emma F. Meder APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

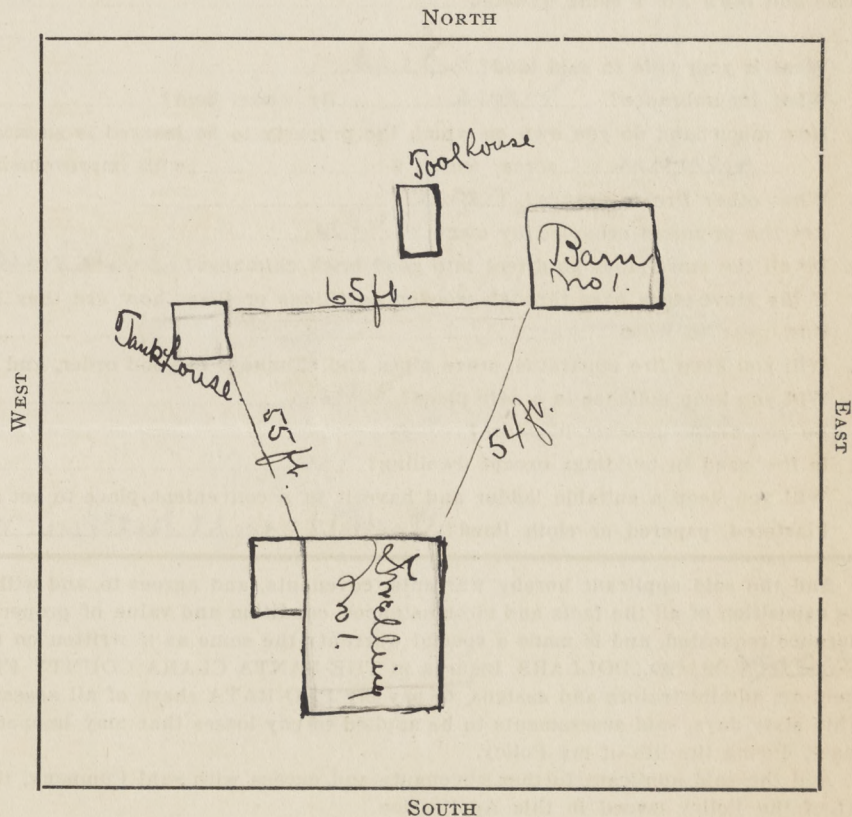
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Insured Policy*



No. 5190.

# APPLICATION

OF

*John P. Everett*  
*Pine Ave. Route 2.*  
*San Jose. Box 299.*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *4620.00*  
Expires *7* day of *April* 192*4*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *33.65*  
Premium - - - \$ *34.05*

*John Ellis*  
Inspector.

Approved *Apr. 9.* 192*4*  
*E. J. Pettit*  
President.

*Edw. J. Taylor*  
Secretary.



no. 5190.

Rate: 3060 @ 25 = 7.65  
960 " 36 = 3.36  
11.01

# APPLICATION

12/11 3775  
Of John R. Everett San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand and Twenty and 00/100 DOLLARS, for the term  
of Three years, from the Seventh day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <sup>Excess - 21</sup> <u>2</u> stories <u>21</u> x <u>50</u> feet, built <u>1886</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing <u>1</u> stories <u>11</u> x <u>16</u> feet, built <u>1917</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	420	280	
On Piano	150	100	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Tank house and Pumping Engine</u>	270	180	
On Barn No. 1, <u>45</u> stories, <u>28</u> x <u>feet</u> , built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	150	300	
On Barn No. 2			
On Tons of Hay			
On			
On <u>1</u> Horses	120	80	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Automobile - <u>Lexington</u> (- only while in Barn)	2500	500	out
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Tool House and contents - carpenter tools, etc.</u>	120	80	
On			
On			
Total amount	4020		

House and Barn No. 1 being situated on Tule Avenue between Washington Ave. and Lupton Ave., near San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated (Willow District)

- 2645 renewed  
1375 added
- What is your title to said land? Lease
  - What incumbrance? none By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$ with improvements.
  - What other fire insurance? none
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys? Five brick and 1 terra-cotta
  - If the stove-pipes pass through wooden partitions or floor, how are they secured?
  - How near to wood?
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? no
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? Plastered except kitchen, which is ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4020 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 33.05

Total, \$ 34.05

Paid - April 12, 1921.

John R. Everett APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

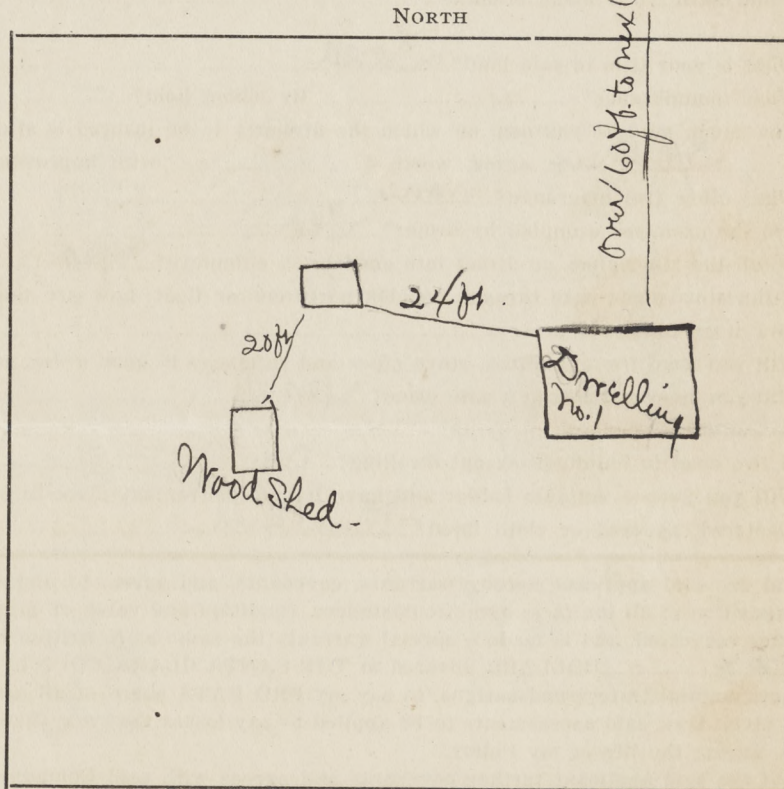
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

San Tomas  
R.R. Station

No. 5191.

# APPLICATION

OF

Miss.

Eleanor Finlay

— Lint Road.  
Saraloga Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 7 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 6.75

Premium - - \$ 7.75

H. C. Baandenburg, Inspector.

Approved April 9, 1921

C. J. Pettit, President.

E. J. Taylor, Secretary.



No. 5191  
**APPLICATION**

Rate: 1500 @ 15 = 225

Of Eleanor Finlay - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred DOLLARS, for the term  
of 3 years, from the 7th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30 x 38</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1950</u>	<u>1300</u>	
On wing _____ stories _____ feet, built 1____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>Vinyl Phonograph and Records</u>	<u>300</u>	<u>200</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ feet, built 1____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situated on West side of Linto Road, at San Tomas R.R. Station, - Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? no By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
3/8 of an acres, worth \$ 2400 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$ 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 6.75

Total, \$ 7.75

Eleanor Finlay APPLICANT.

Paid - April 9, 1921



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

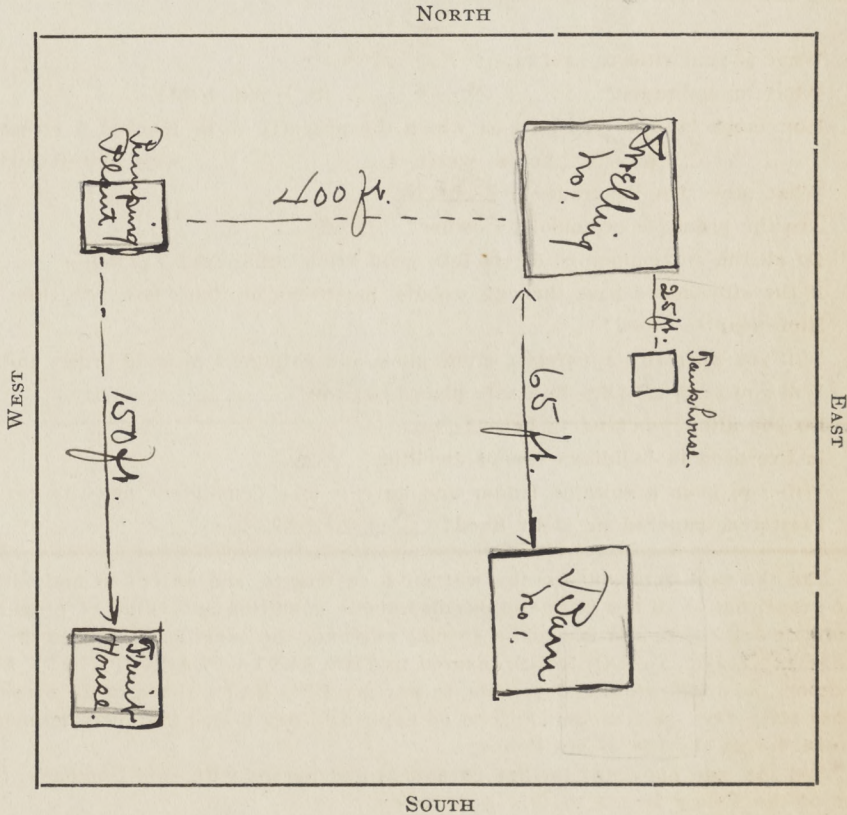
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5192.

APPLICATION

OF

*Wm. Holburn*

*Expertino* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *4430.00*

Expires *9* day of *April* 19*24*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *24.25*

Premium - - - \$ *25.25*

*Renewal of # 3776.*  
Inspector.

Approved *Apr. 5* 19*24*

*E. J. Pettit.*  
President.

*Ella J. Taylor.*  
Secretary.



13 ✓

No. 5192.

Rate: 3466 @ 15 = 5.19

SAN JOSE, CAL.,

March 13 1922

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Having <sup>rec'd by deed from Estate</sup> purchased of William Holburn the property described in  
Polic No. 5192 in the Santa Clara County Fire Insurance Company, and the said Polic  
having been assigned to me by said

I hereby accept the said Polic of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Miss M. C. Holburn

On			
On Piano		200	133
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Bank-house</u>		500	333
On Barn No. 1, stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof		1000	666
On Barn No. 2			
On Tons of Hay			
On			
On <u>2</u> Horses		150	100
On <u>1</u> <u>2</u> -Horse Wagon		80	50
On <u>1</u> <u>2</u> -Horse Spring Wagon		40	27
On <u>1</u> <u>1</u> -Horse Buggy		50	25
On <u>1</u> <u>2</u> -Horse Phaeton <u>Carriage</u>		50	30
On			
On Harness and Robes		100	66
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount			4430

House and Barn No. 1 being situated on the Doyle Road, One mile South of  
Stevens Creek Road, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4430 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 24.25  
Total, \$ 25.25

Paid - April 11, 1921.

M. C. Holburn APPLICANT.  
(M. C. H.)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

EAST

SOUTH

Building is South of Barn, a long distance.

No. 5193.

# APPLICATION

OF

*Wm. Halburn*

*Inspector* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *1670.00*

Expires *9* day of *April* 192*1*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *15.05*

Premium - - - \$ *16.05*

*E. J. O'Neil*

Inspector.

Approved *Apr. 9* 192*1*

*E. J. O'Neil*

President.

*Edw. A. Taylor*

Secretary.



No. 5192.  
**APPLICATION**

Rate: 3466 @ 15 = 519  
 964 " 30 = 289  
 808

Of William Holburn - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and insurance against loss or damage by  
 fire, for the sum of Four Thousand Four Hundred and Thirty DOLLARS, for the term  
 of three years, from the ninth day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>32 x 52</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>single</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>1500</u>	<u>1000</u>	
On Piano .....	<u>200</u>	<u>133</u>	
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>500</u>	<u>333</u>	
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<u>1000</u>	<u>666</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On <u>2</u> Horses .....	<u>150</u>	<u>100</u>	
On <u>1 2</u> -Horse Wagon .....	<u>80</u>	<u>50</u>	
On <u>1 2</u> -Horse Spring Wagon .....	<u>40</u>	<u>27</u>	
On <u>1 1</u> -Horse Buggy .....	<u>50</u>	<u>25</u>	
On <u>1 2</u> -Horse Phaeton <u>Carriage</u> .....	<u>50</u>	<u>30</u>	
On .....			
On Harness and Robes - .....	<u>100</u>	<u>66</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>4430</u>	

House and Barn No. 1 being situated on the Doyle Road, One mile South of  
Stevens Creek Road, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Lease
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4430 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 24.25

Total, \$ 25.25

Paid - April 11, 1921.

Wm Holburn APPLICANT.  
 (M. C. H.)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

EAST

SOUTH

Building is South of Barn, a long distance.

21  
20  
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Having purchased of *William H. Johnson* in the Santa Clara County Fire Insurance Company, and the said Policy No. *2192* I hereby accept the said Policy and agree to pay all legal assessments and be governed by the By-Laws of the above Association of Insurance under the conditions which it was issued, and agree having been assigned to me by said *William H. Johnson* the property described in *San Jose, Cal.* *March 13, 1901*

President.  
*Edw. A. Taylor*  
Secretary.



No. 5193.

Rate: 1670 @ 30 = 501

SAN JOSE, CAL.,

March 13 1922.

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Having purchased of

William Holburn

the property described in

Policy No. 5193 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Miss M. C. Holburn

On			
On Piano			
On			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Building 30x22 in which Tractor and tools kept			70
On Horse Wagon			180
On Horse Spring Wagon			300
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, and on Pump House, \$		900	600
On Fruit House and 1000 fruit traps therein		900	600
On			
On			
Total amount			1670

Fruit House and Barn No. 1 being situated on the Boyle Road, One mile South of Stevens Creek Road, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 25 acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1670 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of April 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 15.05Total, \$ 16.05

Wm Holburn APPLICANT.

(M. C. H.)

Paid - April 11, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

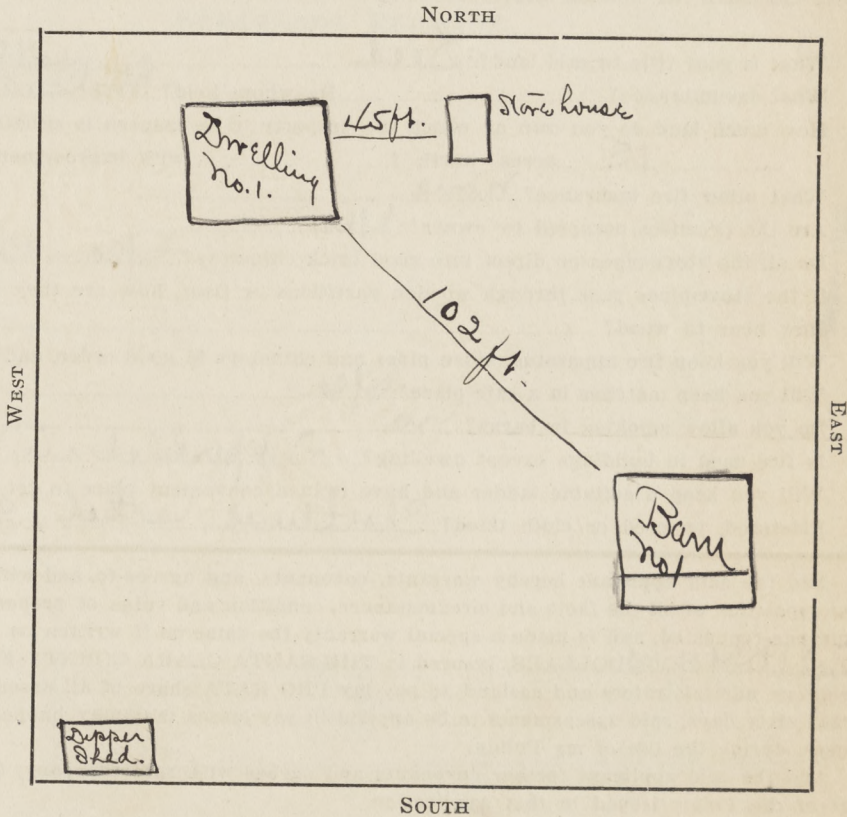
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5194

# APPLICATION

OF

H. L. Kopp,  
Route 2,  
Box 76,  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2210.00

Expires 9 day of April 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 13.15

Premium - - \$ 14.15

Renewal of #3779

Inspector.

Approved April 12, 1924

C. J. Pettit,

President.

E. A. Taylor,

Secretary.



No. 5198.

Rate: 1670 @ 30 = 501

# APPLICATION

Of William Holburn, Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Seventy DOLLARS, for the term  
 of Three years, from the ninth day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>Building 30x22 in which tractor tools etc</u>		70	
On <u>Horse tools in above building</u>		100	
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>		300	
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, and on Pump House, \$	900	600	
On <u>Fruit House and 1000 fruit trays therein</u>	900	600	
On			
On			
Total amount		1670	

*Expired - April 9, 1924.  
 Renewed - 6715*

House and Barn No. 1 being situated on the Doyle Road, One mile South of Stevens Creek Road, Santa Clara Co., Cal.

- House and Barn No. 2 being situated.....
- What is your title to said land? Deed
  - What incumbrance? none. By whom held?.....
  - How much land do you own on which the property to be insured is situated, and what is its value?.....  
25 acres, worth \$..... with improvements.
  - What other fire insurance? none
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys?.....
  - If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
  - How near to wood?.....
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? No
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1670 and 60/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.05  
 Total, \$ 16.05

Wm Holburn APPLICANT.  
 (m. C. H.)

Paid - April 11, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

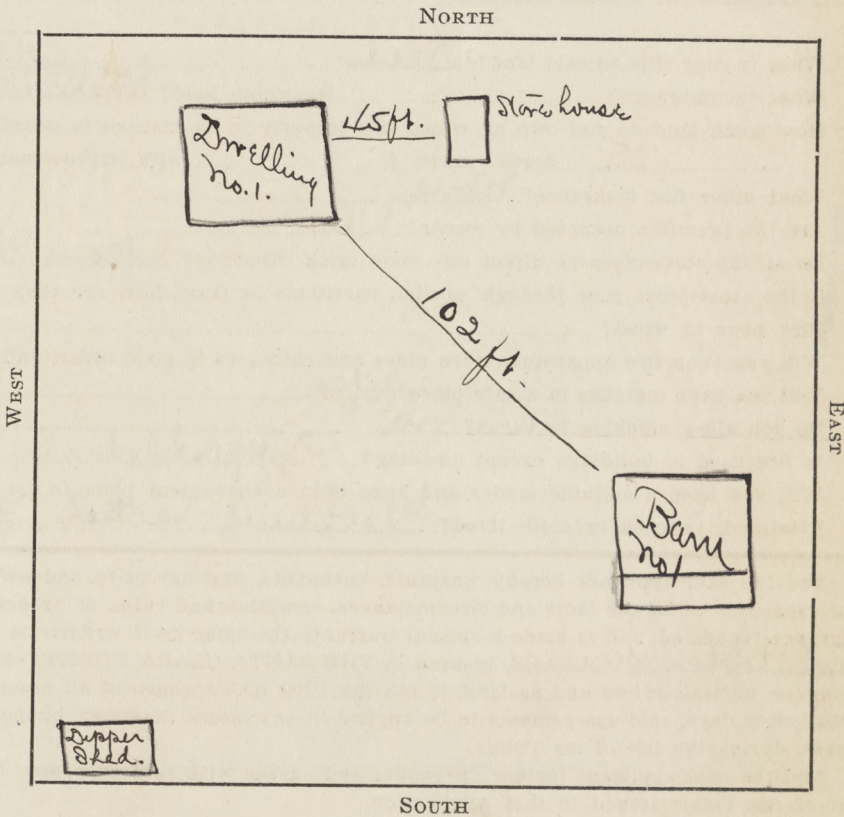
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



San Jose, Cal., March 13, 1921

Having purchased of William J. Taylor in the Santa Clara County Fire Insurance Company, and the said Policy No. 2192, in the said Policy, I hereby accept the said Policy of insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed William J. Taylor

President.

Secretary.



13/1

No. 5194. Rate: 1500 @ 15 = 225  
710 " 30 = 213  
438

# APPLICATION

Of H. L. Kopp Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire for the sum of Two Thousand Two Hundred and Ten DOLLARS, for the term  
of Three years, from the ninth day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>20</u> x <u>33</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> story <u>20</u> x <u>44</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>375</u>	<u>250</u>	
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>Store house and wood shed 12 x 28 ft.</u>	<u>150</u>	<u>100</u>	
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>Tipper shed, 24 x 30 ft. - well built -</u>	<u>300</u>	<u>150</u>	<u>90</u>
On <u>600 new fruit trays. While in shed - (35%)</u>		<u>210</u>	
On <u>      </u>			
Total amount		<u>2210</u>	

House and Barn No. 1 being situated on South side of Almaden and Los Gatos Road  
about 4 miles North-East of Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease
2. What incumbrance?        By whom held? Campbell Branch, Mercantile Trust Co. of Calif.
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements. Aug 27, 1923.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes - Chimney built in 1918.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Tipper shed in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined, latched, and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2210 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.15  
Total, \$ 14.15  
H. L. Kopp APPLICANT.

Paid - May 3, 1921.



7 the 59 Office, 1924 00 23 25 Director. 1921 sident. retary.

# MERCANTILE TRUST COMPANY OF CALIFORNIA

MEMBER FEDERAL RESERVE SYSTEM  
SAVINGS — COMMERCIAL — TRUST

Campbell, California.

August 25, 1923.

CAMPBELL BRANCH  
SUCCESSORS TO  
GARDEN CITY BANK AND TRUST COMPANY  
CAMPBELL, CALIFORNIA

Santa Clara County Fire Insurance Co.,  
San Jose, California.

Gentlemen:

We are enclosing herewith Insurance Policy  
No. 5194 in the name of H. L. Kopp.

We ask that you kindly place a mortgage  
clause on this policy making the loss, if any, pay-  
able to us as our interest may appear.

Yours truly,

*R. Y. Archibald*

Assistant Manager.

## FREE TO INSPECTORS

Diagram shows all buildings in-  
cluded all exposures within 100  
feet of each building in-  
cluded and mark distances be-  
tween all buildings shown.

Garage  
House

Chicken  
House

SOUTH

separated, constitute a single  
not exposures to each other.

EAST



Of H. L. Kopp, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Two Hundred and Ten DOLLARS, for the term  
of three years, from the ninth day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>33</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>44</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>375</u>	<u>250</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>Store house and wood shed. 12 x 28 ft.</u>	<u>150</u>	<u>100</u>	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>Sipper Shed, 24 x 30 ft. - well built.</u>	<u>300</u>	<u>150</u>	
On <u>600 new fruit trays. while in shed - (35¢)</u>		<u>210</u>	
On <u>      </u>			
Total amount.		<u>2210</u>	

*Cancelled at request of ass'd.  
Property sold - November 7, 1923.*

House and Barn No. 1 being situated on South side of Almaden and Los Gatos Road  
about 4 miles North-East of Los Gatos, Santa Clara Co. Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease.
2. What incumbrance?        By whom held? Campbell Branch, Mercantile Trust Co. of Calif.
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements. Aug 27, 1923.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. - Chimney built in 1918.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? Sipper shed in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth lined, latched, and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2210 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.15  
Total, \$ 14.15

H. L. Kopp APPLICANT.

Paid - May 3, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

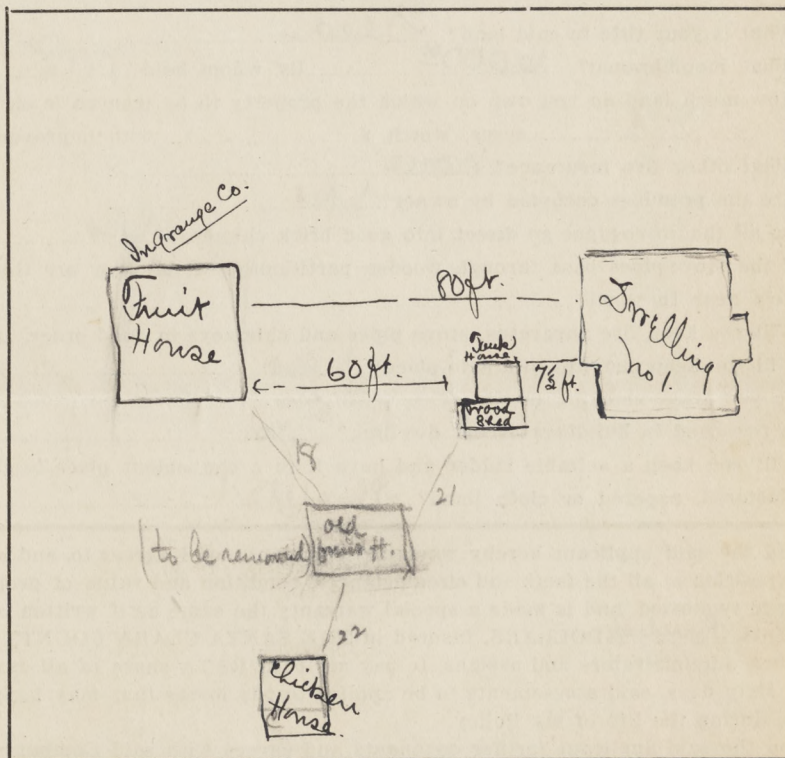
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5195

# APPLICATION

OF

Mrs. Mabel R. Smith  
Los Angeles Route 1, Box 159.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2300.00  
Expires 11 day of April 1924  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 11.25  
Premium - - \$ 12.25

Inspector.

Approved Apr. 12 1921

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.



13 13 ✓  
No. 5195.  
Rate:  $2100 @ 15 = 3.15$   
 $200 @ 30 = .60$   
 $3.75$

# APPLICATION

Of Isabel R. Smith - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand Three Hundred DOLLARS, for the term  
of Three years, from the 11th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>39</u> feet, built 1, <u>re-modelled in 1915, - improved and rough built</u> , now in <u>good</u> repair, <u>Shing</u> roof	2400	1600	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house</u> , - <u>wood shed attached</u>	1000	200	
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2300		

House and Barn No. 1 being situated on West side of Santa Clara and Los Gatos Rd.,  $\frac{1}{4}$  of a mile

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 5195 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 5195

	Valuation	Am't Insured
<u>New addition</u> On Dwelling—When Built? <u>1922</u> Dimensions Condition	771.	500.
On <del>Barn</del> When Built? Dimensions Conditions		400
On <u>and additional on original bldg.</u>		900 <sup>00</sup>
On		
On		

Amount Ins., \$ 900.00 Premium, \$ 2.50 Paid June 22-1922. Survey, \$ Total, \$  
Dated this June 16th day of June, 1922.  
M. A. Rosa Agent Isabel R. Smith Applicant

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Paid - April 16, 1921.

Isabel R. Smith APPLICANT.



No. 5196.

# APPLICATION

OF

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru

STANLEY B. SMITH  
R. D. LOS GATOS  
CALIFORNIA

may 16, 1922

San Jose  
San Jose

Den Sir:

Dear Sir:

This is to give you notice, as required by my insurance policy, that I am altering my house by enlarging a closet and the bath-room and adding a room 12 X 16 for a <sup>sleeping-</sup> porch on the s.w. corner of the house.

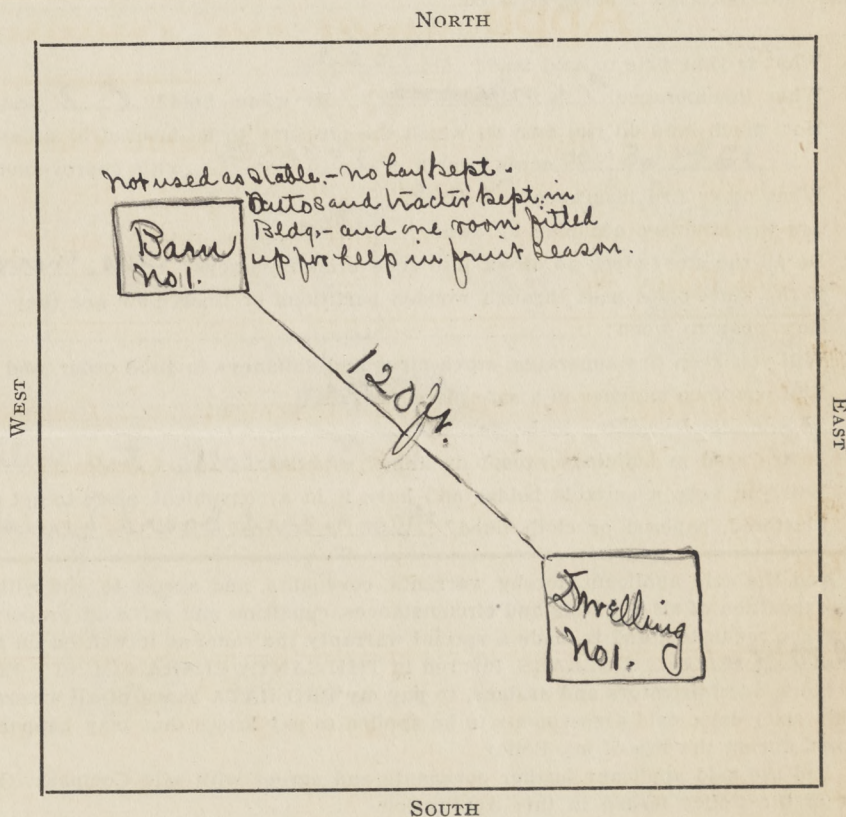
yours respectfully  
L. L. B.

Stanley B. Smith.

Policy of Isabel R. Smith

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





No. 5195.

Rate:  $2/100 @ 15 = 3.15$   
 $200 @ 30 = .60$   
 $3.75$ 

## APPLICATION

of Isabel R. Smith - Los Gatos

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Five Thousand Three Hundred DOLLARS, for the term of Three years, from the 11th day of April 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories 36 x 39 feet, built 1, now in good repair, roof	2400	1600	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano			
On			
On			
On			
All while contained in dwelling No. One.			
On Windmill and Tank house, - moved and attached.	200	200	
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2300	

House and Barn No. 1 being situated on West side of Santa Clara and Los Gatos Rd. 1/2 of a mile South of Pollard Road, about 2 miles North of Los Gatos, S.C. Co. Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 6000.00 By whom held? M. L. Rorell.
- How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes.
- How near to wood? Plastered
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, my executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.25

Total, \$ 12.25

Isabel R. Smith

APPLICANT.

Paid - April 16, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate, Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Co. for additional insurance on the following described property, the same to be added to and become part of Policy No. 1015 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 1015.

On Dwelling—When Built?	Dimensions	Condition	Valuation	Am't Insured
On Barn—When Built?	Dimensions	Condition		
On Automobiles or Original Buildings				
On				
On				

Amount Ins. \$ 1000.00  
Premium \$ 2.00  
Total \$ 1002.00  
Dated this 15th day of June 1923  
Agent M. A. Taylor

No. 5196

APPLICATION

OF

Harren Van Garen  
Campbell  
Box 145  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2280.00  
Expires 11 day of April 1923  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 17.15  
Premium - - - \$ 12.15

J. W. Wright, Inspector.  
Approved Apr. 12 1921  
C. J. Pettit, President.  
E. A. Taylor, Secretary.



13 13 ✓

No. 5195.

Rate:  $2100 @ 15 = 315$   
 $200 @ 30 = 60$   
375

# APPLICATION

Of Isabel R. Smith - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand Three Hundred DOLLARS, for the term  
of Three years, from the 11th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>39</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shing</u> roof } <u>re-modelled in 1915, - improved and rough built 1925</u>	<u>2400</u>	<u>1600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house</u> , - <u>wood shed attached</u>	<u>1000</u>	<u>200</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2300</u>	

*Exp. paid - April 11, 1924.  
Renewed - # 6716.*

Houses and Barn No. 1 being situated on West side of Santa Clara and Los Gatos Rd.  $\frac{1}{4}$  of a mile  
Rate: 15%

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 5195 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 5195

	Valuation	Am't Insured
<u>New addition</u> On Dwelling—When Built? <u>1922</u> Dimensions <u>      </u> Condition <u>      </u>	<u>771.</u>	<u>500.</u>
On <del>Barn</del> —When Built? <u>      </u> Dimensions <u>      </u> Conditions <u>      </u>		<u>400</u>
On <u>additional on original bldg.</u>		<u>900.00</u>
On <u>      </u>		
On <u>      </u>		

Amount Ins., \$ 900.00 Premium, \$ 2.50 Paid June 22-1922. Survey, \$        Total, \$         
Dated this June 16th day of June, 1922.  
M. A. Ross Agent Isabel R. Smith Applicant

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Paid - April 16, 1921.

Isabel R. Smith APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

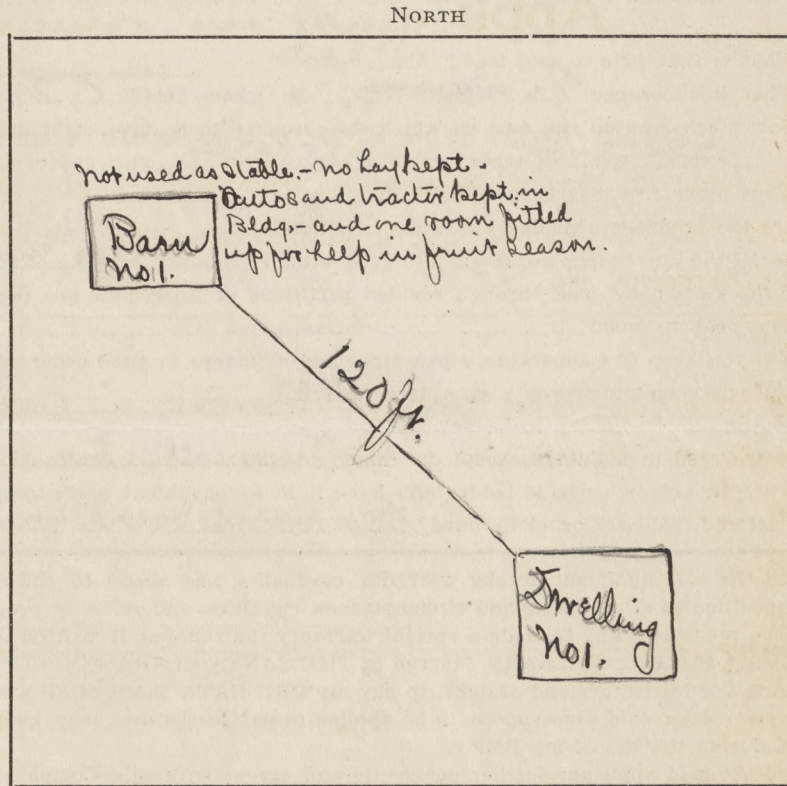
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5196

## APPLICATION

OF

Harren Van Doren  
Campbell  
Routed  
Box 145  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2280.00  
Expires 11 day of April 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 17.15  
Premium - - - \$ 12.15

J. W. Wright,  
Inspector.

Approved Apr. 12 1921  
C. H. Pettit,  
President.

Ela G. Taylor,  
Secretary.



Rate:  $\frac{1100 @ 15}{1180 + 33} = \frac{1.65}{5.54}$

# APPLICATION

Of Warren Van Every - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred and Eighty DOLLARS, for the term  
 of Two years, from the 11<sup>th</sup> day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>22</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200<sup>00</sup></u>	<u>800<sup>00</sup></u>	<u>135</u>
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof	<u>300<sup>00</sup></u>	<u>200<sup>00</sup></u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>200<sup>00</sup></u>	<u>100</u>	
On _____			
On Piano _____			
On <u>one</u> _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories <u>24</u> x <u>28</u> feet, built _____, now in <u>good</u> repair, <u>Shingle</u> roof	<u>500<sup>00</sup></u>	<u>330<sup>00</sup></u>	
On Barn No. 2 <u>and 2 sheds, 10 x 16 ft. and 14 x 24 ft.</u>			
On _____ Tons of Hay _____			
On <u>one tractor cost \$1600 nearly new - only while in Barn</u>	<u>1600<sup>00</sup></u>	<u>800<sup>00</sup></u>	
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On <u>one Phaeton</u> _____	<u>200<sup>00</sup></u>	<u>100<sup>00</sup></u>	
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>one auto truck - only while in Barn no. 1.</u>	<u>100<sup>00</sup></u>	<u>50<sup>00</sup></u>	
On _____			
On _____			
Total amount _____	<u>3900<sup>00</sup></u>	<u>2280<sup>00</sup></u>	

House and Barn No. 1 being situated on Downing Avenue, about Four miles from San Jose, Santa Clara Co., Cal.

1. What is your title to said land? Deed.
2. What incumbrance? 15,000.00 By whom held? E. Van Every
3. How much land do you own on which the property to be insured is situated, and what is its value?  
12 and 65/100 acres, worth \$25,800.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. new chimney in 1920.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? Terra-cotta tile wall in living room in Barn bldg.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? used at times.
14. Plastered, papered or cloth lined? Heavy card-board finish on walls and ceilings.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2280 <sup>20</sup>/<sub>100</sub> DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7<sup>th</sup> day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 77.10

Total, \$ 12.10

Warren Van Every APPLICANT.

Total, \$ 12.10  
Paid. - April 12, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

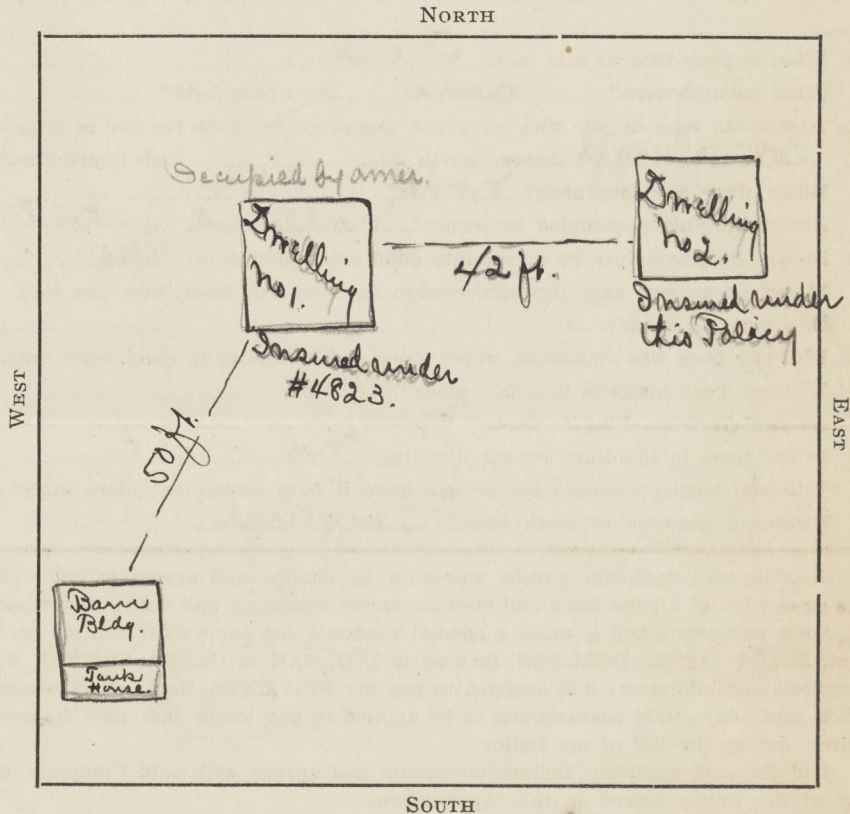
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5197

# APPLICATION

OF

R.H. Linnear  
San Jose, Cal.  
622 Broadway St.  
Calleg Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1600.00

Expires 12 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.60

Premium - - \$ 10.60

Renewal of #3782.  
Inspector.

Approved Apr. 9, 1921

G. V. Pettit,  
President.

Edna A. Taylor,  
Secretary.



13  
no. 5197.

Rate: 1600 @ 20 = 3.20.

## APPLICATION

Of R. H. Quincy - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred DOLLARS, for the term  
of Three years, from the 12th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>45</u> x <u>33</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shing</u> roof	2700	1600	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		1600	

House and Barn No. 1 being situated on South side of Emery St. (#614) in College Park District, San Jose, Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Lot 60 x 150 ft. acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, tenant in this dwelling.
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1600 & 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.60  
Total, \$ 10.60

Paid - May 2, 1921

R. H. Quincy APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

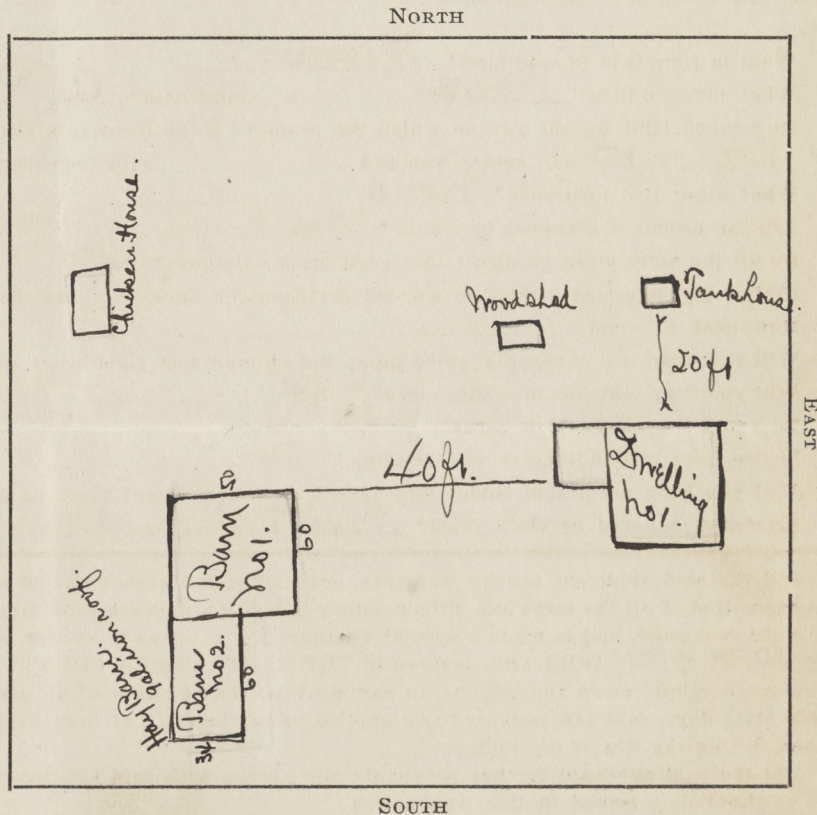
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

No. 5198.

# APPLICATION

OF

J. C. Bowen

Lilroy Route a.

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3120.00

Expires 13 day of

April 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 22.35

Premium

\$ 23.35

Inspector.

Approved Apr. 16 1921

President.

Secretary.



13

No. 5198.

Rate: 2320 @ 20 = 4.64  
800 @ 35 = 2.80  
7.44

## APPLICATION

Of J. C. Bowen Libby Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand One Hundred and Twenty DOLLARS, for the term  
 of Three years, from the 13th day of April 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>38</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000	2000	40
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u>	480	320	
On Barn No. 1, <u>2</u> stories, <u>50</u> x <u>60</u> feet, built <u>Granite</u> , now in <u>good</u> repair, <u>Shing</u> roof	750	500	
On Barn No. 2 ( <u>Hay Barn</u> ) <u>34</u> x <u>60</u> ft., <u>18</u> ft. high, built <u>1918</u> - <u>Attach to Barn No. 1</u>	450	300	
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		3120	

House and Barn No. 1 being situated on South West side of Old Libby Road  
about 2 1/2 miles East of Libby, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 5000.00 By whom held? A Rianda - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
17 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3120 and 10/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 22.35

Total, \$ 23.35

Paid - April 22, 1921.

J. C. Bowen APPLICANT.

was  
10 added  
to Dec 1st

500.00 cancelled - per.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

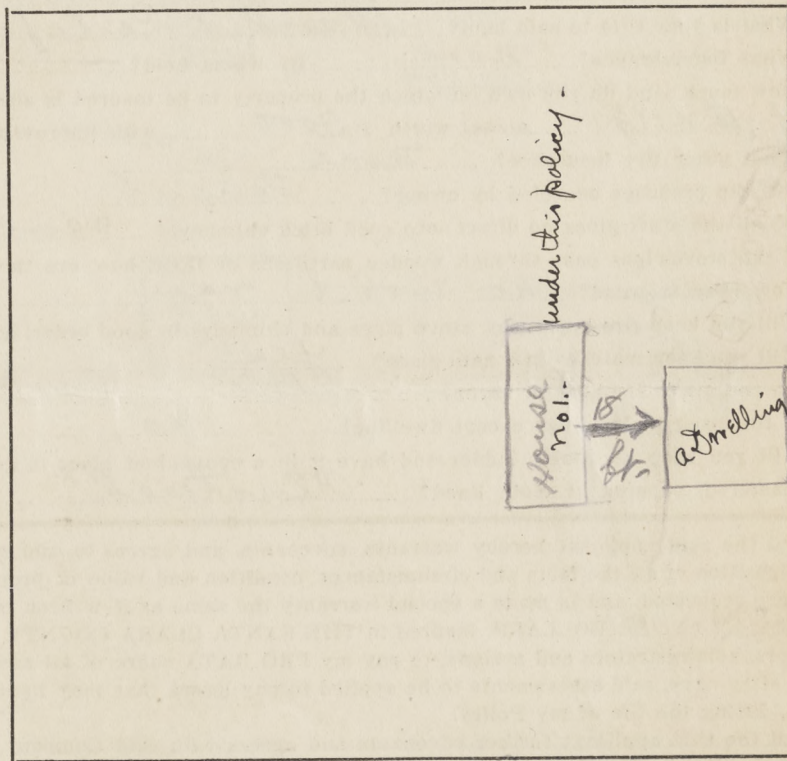
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed*

WEST



SOUTH

*Rincon Ave.*

No. 5199

# APPLICATION

OF

*243 Miracle and  
Lottie L. Miracle (wife)*

*Campbell* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *1665.00*

Expires *14* day of *April* 192*4*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *12.50*

Premium - - - \$ *13.50*

*J. W. Richter*,  
Inspector.

Approved *J. W. Richter*, 192*4*

*J. W. Richter*,  
President.

*Edna D. Taylor*,  
Secretary.



## APPLICATION

Of Orb Miracle and Lottie L. Miracle (wife) Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Sixty-five DOLLARS, for the term  
 of three years, from the 14<sup>th</sup> day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> story, <u>24</u> x <u>26</u> feet, built <u>1921</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2,500</u>	<u>1665</u>	<u>30</u>
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>2,500</u>	<u>1665</u>	

House and Barn No. 1 being situated On Lot No. 8 - Curtis Sub. Division  
of Campbell, Calif. - On Duran Ave  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed + Certificate of Title
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Lot 50 x 119 acres, worth \$ 3,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? tenant
6. Do all the stove-pipes go direct into good brick chimneys? concrete chimney
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Plaster partition
8. How near to wood? no wood near
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? yes (no Barus)
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1665 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.50  
 Total, \$ 13.50

Orb Miracle and  
Lottie L. Miracle APPLICANTS

Paid - May 2, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

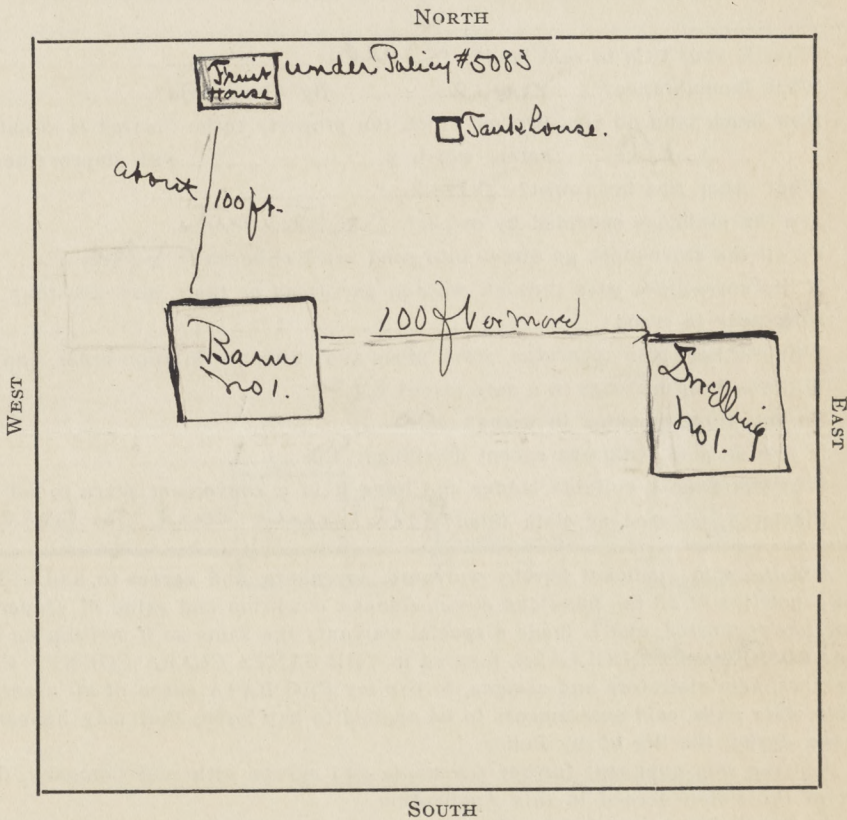
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5200

# APPLICATION

OF

Mrs. Frances J. Dixon

160 North 5th St. Ok.

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1300.00

Expires 15 day of April 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 6.30

Premium

\$ 7.30

Renewal of #4221.

Inspector.

Approved

1921

C. H. Pettit

President.

Ella A. Taylor.

Secretary.



13

No. 5200.

Rate: 500 @ 15 = 75  
800 " 30 = 240  
315

# APPLICATION

Of Mrs. Frances J. Dixon, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirteen Hundred DOLLARS, for the term  
 of Two years, from the 15th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>34</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>750</u>	<u>500</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On <sup>Barn</sup> Barn No. 1, _____ stories, <u>50</u> x <u>75</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1200</u>	<u>800</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>1950</u>	<u>1300</u>	

*Expired - April 15, 1922.  
Renewed - 6220-*

House and Barn No. 1 being situated on Lane Avenue, about 1/2 miles West from Eden Dale, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease
- What incumbrance? None By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_  
140 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? No, Tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.30  
 Total, \$ 7.30

*Signature* Frances J. Dixon APPLICANT

Paid - May 16, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

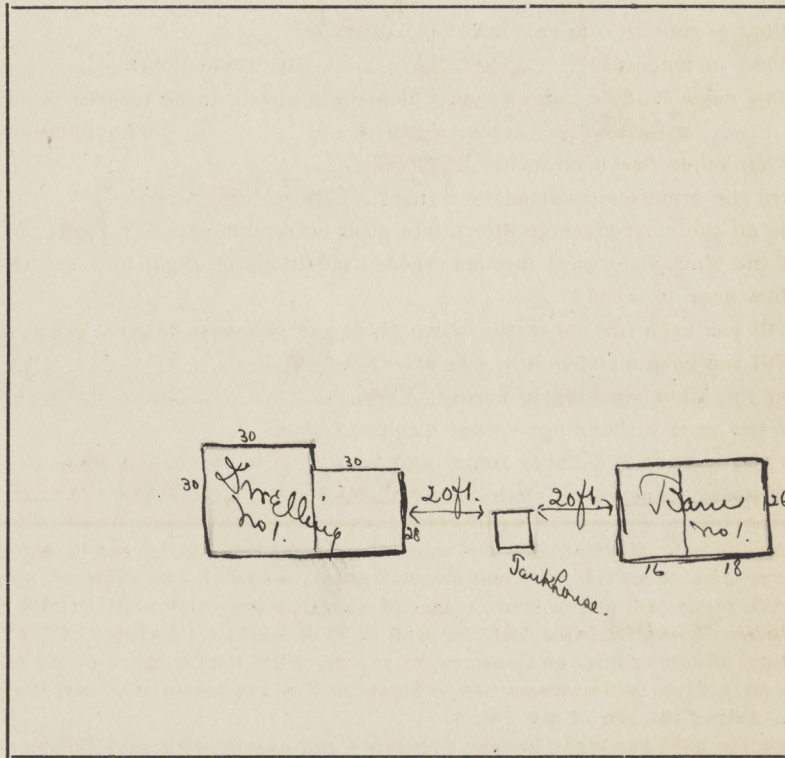
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5201.

# APPLICATION

OF

*A. Parvich*

*Quentino*

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1700.00

Expires 15 day of April 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.45

Premium - - \$ 13.45

Renewal of \$ 3798. Inspector.

Approved Apr. 16, 1924

*E. J. Parvich*  
President.

*Ellen Q. Taylor*  
Secretary.



13

No. 5201. Rate: 1200 @ 20 = 2.40  
500 .35 = 1.75  
4.15

# APPLICATION

Of Anton Zarevich Serpentino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventeen Hundred DOLLARS, for the term  
of Three years, from the 15th day of April 1921, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories 30 x 30 feet, built 1898, now in fair repair, shingle roof	1800	1200	
On wing 1 stories 28 x 30 feet, built 1, now in repair, shingle roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank and Tank-house 14 x 14 ft.	150	100	
On Barn No. 1, 2 stories, 18 x 26 feet, built 1898, now in fair repair, shingle roof	600	400	
On Barn No. 2 and Shed, 16 x 26 ft.			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		1700	

Expired Apr 15, 1921  
Renewed \$6720.

House and Barn No. 1 being situated on East side of Saratoga Avenue, near  
Meridian Corners, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Eight acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Ceiled, partly and part papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seventeen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.45  
Total, \$ 13.45

Paid - April 15, 1921.

A. Zarevich APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

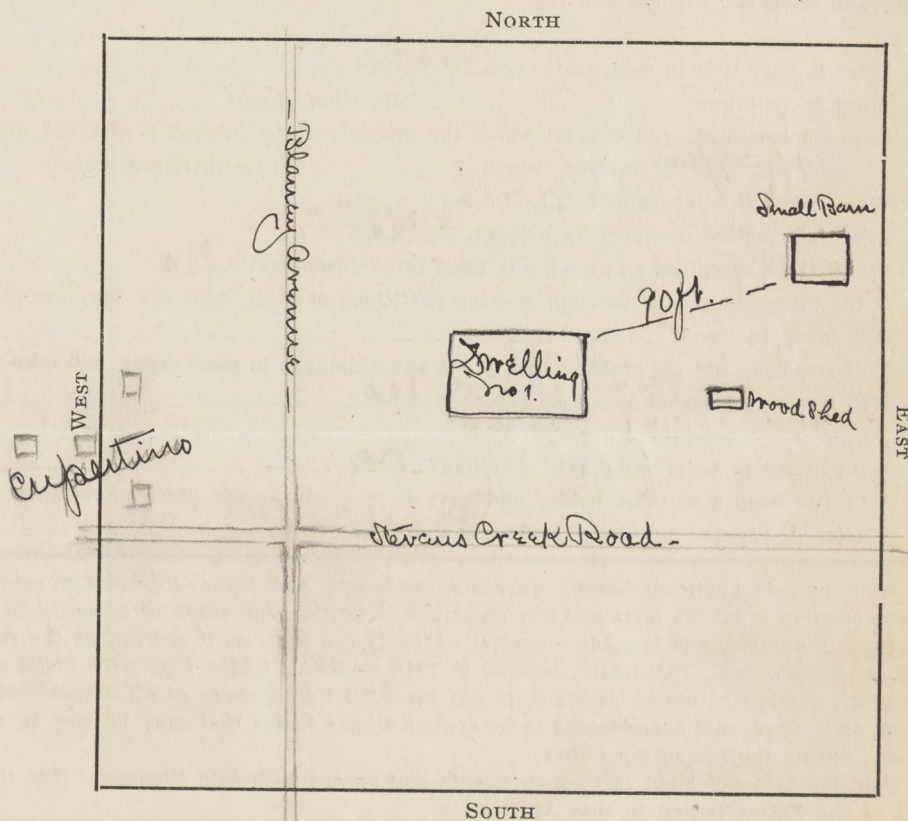
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5202

# APPLICATION

OF

C. J. McCarthy

Cupertino Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 15 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.00

Premium - - \$ 10.00

Renewal of #3788

Inspector

Approved Apr. 22 1921

E. J. Pettit

President.

Edna A. Taylor

Secretary.



No. 5202. Rate 2000 @ 15 = 3.00  
**APPLICATION**

Of C. F. McCarthy - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand DOLLARS, for the term  
of Three years, from the 15th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>32</u> x <u>42</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situated on East side of North Blaney Avenue  
near Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? .....  
1 24/100 acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

Paid - April 16, 1921

C. F. McCarthy

APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

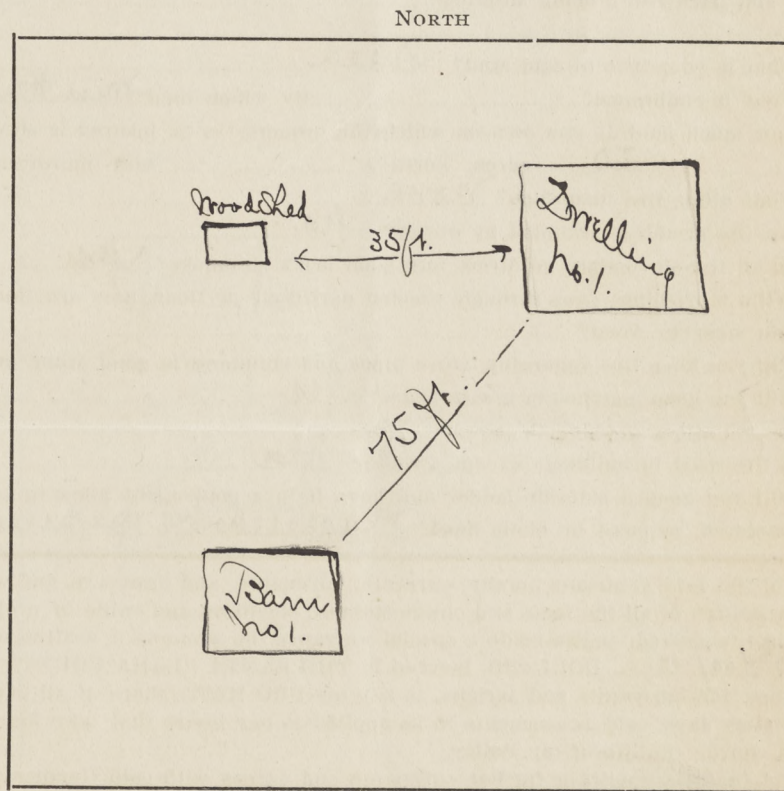
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Atty Dusing*

WEST



SOUTH

No. 5203

# APPLICATION

*E. J. Smith.*  
*Robert T. Smith*  
*Fred H. Smith and James H. Smith.*  
*Route 1*  
*Box 273.*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *3150.<sup>00</sup>*  
Expires *19* day of *April* 192*1*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *17.10*  
Premium - - - \$ *18.10*

*Renewal of #4201.*  
Inspector.

Approved *Apr. 22* 192*1*

*E. J. Pettit.*  
President.

*Eva A. Taylor.*  
Secretary.



No. 5203.

Rate: 2500 @ .15 = 375  
650 @ .30 = 195  
570 per yr.

## APPLICATION

Of Ed. Smith  
Albert P. Smith  
Fred H. Smith  
James R. Smith  
Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand One Hundred & Fifty DOLLARS, for the term  
of 3 years, from the 19th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>50</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>single</u> roof	<u>3750</u>	<u>2500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>32</u> x <u>40</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>single</u> roof	<u>975</u>	<u>650</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>3150</u>		

House and Barn No. 1 being situated on San Tomas Road near West end of Hazel Avenue, on Lowell Tract, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance?        By whom held? Miss Henrietta E. Riebsam - Los Angeles.
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$        with improvements. 1/2 H.B. Sweeney, atty.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3150.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 17.10

Total, \$ 18.10

Paid. - April 19, 1921.

Ed. Smith  
Albert P. Smith  
Fred H. Smith  
James R. Smith APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

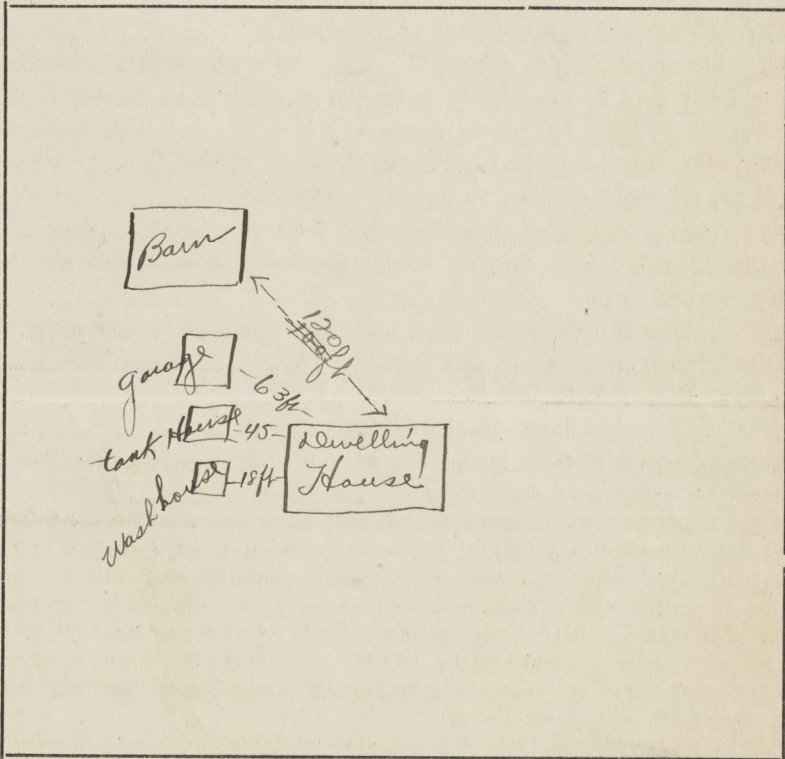
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed*

WEST



SOUTH

EAST

No. 5204

# APPLICATION

OF

Farmers Mutual Fire Insurance Company

*Hughes* Box 217.  
Post Office,  
*San Benito Co*  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 19 day of April 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 6.75

Premium - - \$ 7.75

Inspector.

Approved *Apr 16* 1924

President.

Secretary.



# APPLICATION

No. 5204. Rate: 1500 @ 15-225  
 Farmers Mutual Fire Ins. Co. - Hollister, San Benito Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen hundred and no DOLLARS, for the term  
 of 3 years, from the 19th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>Two</u> stories <u>30</u> x <u>34</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5000</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2.....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		<u>1500</u>	

House and Barn No. 1 being situated On Bolza Road, 1 1/2 miles North-West of Hollister, San Benito Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? \$10,000.00 By whom held? Bank of Italy - Holl. Branch
- How much land do you own on which the property to be insured is situated, and what is its value? 40 acres bearing trees acres, worth \$ 75,000.00 with improvements.
- What other fire insurance? Farmers Mutual Fire Ins Co. of San Benito Co.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Iron extensions above chimneys
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.75  
 Total, \$ 7.75

Farmers Mutual Fire Insurance Company APPLICANT.  
 By R. L. Burruss Secy.

Paid - April 23, 1921.



5205.

CATION

OF

Burns

ell

Post Office,

ura County, Cal.

\$ 2666.00

April 1926

\$ 1.00

\$ 19.95

\$ 20.95

Lighter

Inspector.

1921

Pettibone

President.

Taylor

Secretary.



# MERCANTILE TRUST COMPANY OF CALIFORNIA

MEMBER FEDERAL RESERVE SYSTEM

SAVINGS - COMMERCIAL - TRUST

CAMPBELL BRANCH

SUCCESSOR TO

GARDEN CITY BANK AND TRUST COMPANY  
CAMPBELL, CALIFORNIA

June 15th, 1925.

Santa Clara County Fire Insurance Company,  
Porter Bldg.,  
San Jose, California.

Gentlemen:

Will you kindly cancel the Loss Payable  
Clause on your Policy No. 5205 insuring James G.  
Burns?

We have waived our claim to the same  
and returned the Policy to the owner.

Yours truly,

*James G. Burns*

Manager.



# No. 5204. Rate: 1500 @ 15=225 APPLICATION

Farmers Mutual Fire Ins. Co. - Hollister Postoffice, ~~Santa Clara~~ <sup>San Benito</sup> County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen hundred and no DOLLARS, for the term  
 of 3 years, from the 19th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>Two</u> stories <u>30</u> x <u>34</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>5000</u>	<u>1500</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>1500</u>	

House and Barn No. 1 being situated On Balza Road, 1 1/2 miles North-West  
of Hollister, San Benito Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 10,000.00 By whom held? Bank of Italy - Holl. Branch
- How much land do you own on which the property to be insured is situated, and what is its value? 40 acres  
bearing trees acres, worth \$ 75000.00 with improvements.
- What other fire insurance? Farmers Mutual Fire Ins Co. of San Benito Co.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Iron extension above
- How near to wood? Chimney
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Twenty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.75  
 Total, \$ 7.75

Farmers Mutual Fire Insurance Company APPLICANT.  
By H. L. Bussard, Secy.

Paid - April 23, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

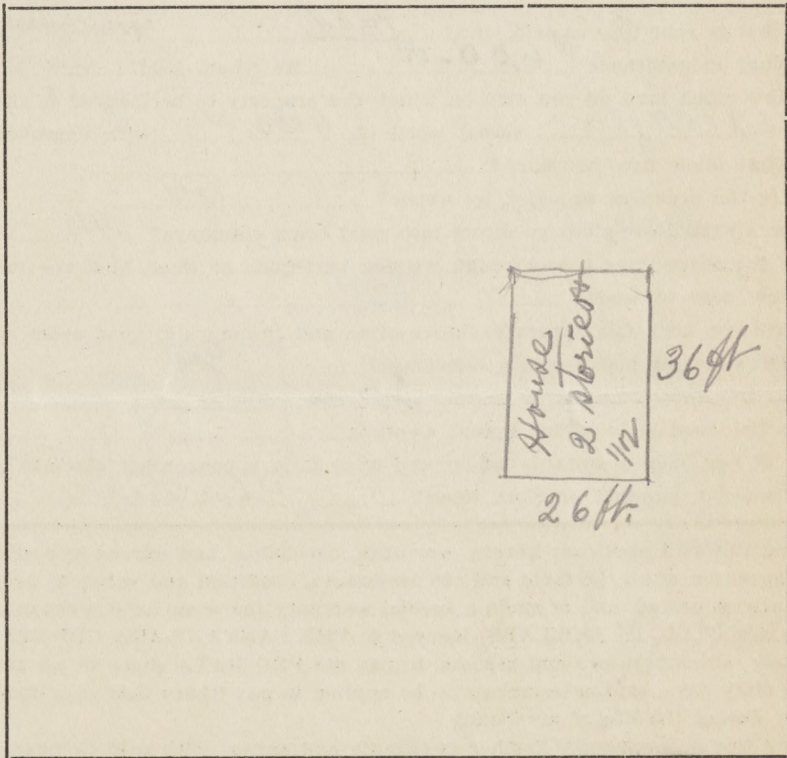
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5205.

# APPLICATION

OF

Jas. G. Burns

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$

2666.00

Expires 20 day of

April

1926.

Policy Fee

-

\$

1.00

Rate Fee

-

\$

19.95

Premium

-

\$

20.95

Inspector.

J. M. Richter

Approved

April 6,

1927

C. J. Pettit

President.

Ella Q. Taylor

Secretary.



No. 5205. Rate: 2666 @ 15 = 399

# APPLICATION

Of Jas. G. Burns of Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Six Hundred and Sixty-Six DOLLARS, for the term  
 of five years, from the 20<sup>th</sup> day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2 1/2</u> stories <u>26</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>shingled</u> roof	<u>34 00 00</u>	<u>22 66 66</u>	
On wing stories x feet, built 1, now in repair, roof			
On house <u>No. 2</u> stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>6 00 00</u>	<u>4 00 00</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn <u>No. 1</u> , stories, x feet, built 1, now in repair, roof			
On Barn <u>No. 2</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>\$ 2666.66 2/3</u>	<u>2666</u>	

House and Barn No. 1 being situated South 3<sup>rd</sup> St. in the town of Campbell Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? \$600.00 By whom held? mercantile trust company of California
- How much land do you own on which the property to be insured is situated, and what is its value? 52 x 150 ft. acres, worth \$ 4000.00 with improvements. including shop and shed.
- What other fire insurance?
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no in barns
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2666 2/3 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this April day of April 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.95  
 Total, \$ 20.95

Jas. G. Burns. APPLICANT.

Paid - April 21, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

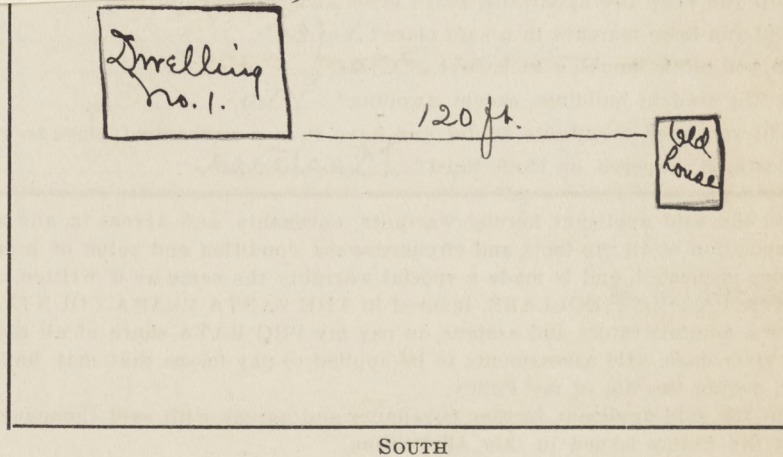
1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stoves or ranges extending through roof, floor, or side-walls, adds one fifth to basis rate.

## NOTICE TO INSP

On diagram show all  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

Mailed to Bank.

West  
Main Road



3500  
10000  
2600  
1000.  
Leslie Cox place.  
800.00 in another co. -  
ask in Brandenburg.  
after tomorrow -  
#5927 - Brandenburg -

1235  
3300  
2300  
6835.-

6000  
4535  
1465  
3800@20= 7.60  
350 "40= 1.40  
9.00  
27.-  
2800  
House valued at 3500.  
800 in another co.  
2800 in another co.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No. 5206

# APPLICATION

OF

E. E. Olson

Box 109

Cupertino Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3200.00

Expires 20 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 14.40

Premium - - \$ 15.40

Renewed of #3795.  
Inspector.

Approved Apr. 22 1921

E. E. Olson

President.

Ella A. Taylor

Secretary.



No. 5205. Rate: 2666 @ .15 = 399

# APPLICATION

Of Jas. G. Burns of Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Six Hundred and Sixty-Six DOLLARS, for the term  
 of five years, from the 20<sup>th</sup> day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2 1/2</u> stories <u>26</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>34 00</u>	<u>22 66</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house <u>No. 2</u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>6 00</u>	<u>4 00</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>			
On Barn <u>No. 1</u> , <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn <u>No. 2</u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>\$ 2666.66</u>	<u>2666</u>	

House and Barn No. 1 being situated South 3<sup>rd</sup> St. in the town of Campbell Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? \$ 600.00 By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 52 x 150 ft. acres, worth \$ 4000.00 with improvements. including shop and shed.
- What other fire insurance?
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no in barns
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2666 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this April day of April 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 19.95

Total, \$ 20.95

Paid - April 21, 1921

Jas. G. Burns.

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

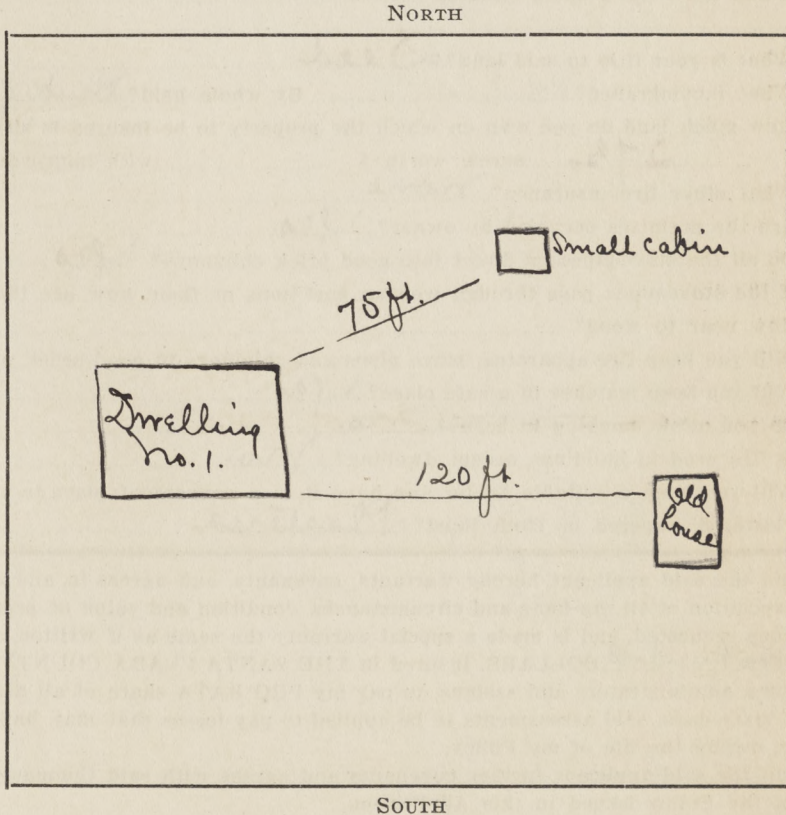
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Bank.*

*Oliver Road*  
WEST



No. 5206

# APPLICATION

OF

*O.E. Olson*  
*Eupentia* Box 109  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *3200.00*  
Expires *20* day of *April* 192*1*  
Policy Fee - - \$ *1.00*  
Rate Fee - - \$ *14.40*  
Premium - - \$ *15.40*

*Renewed of #3795.*  
Inspector.

Approved *Apr. 22* 192*1*  
*E. J. Pettit*  
President.  
*Ella A. Taylor*  
Secretary.



Of O. E. Olson - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred and 00/100 DOLLARS, for the term  
of Three years, from the 20th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>40</u> x <u>56</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3750</u>	<u>2500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Victrola</u>	<u>750</u>	<u>500</u>	
On <u>      </u>	<u>400</u>	<u>200</u>	
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3200</u>	

Exp. paid - April 20, 1924.  
Renewed - 6728.

Notified

House and Barn No. 1 being situated on East side of Alviso and Saratoga Road  
near Milliken School House, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? 2000.00 By whom held? Bank of Italy - Loan payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 27 1/2 acres, worth \$        with improvements. changed?
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of April 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 14.40  
Total, \$ 15.40  
1920  
2020  
if change is demanded  
3.20 extra  
O. E. Olson  
APPLICANT.

Paid - April 19, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

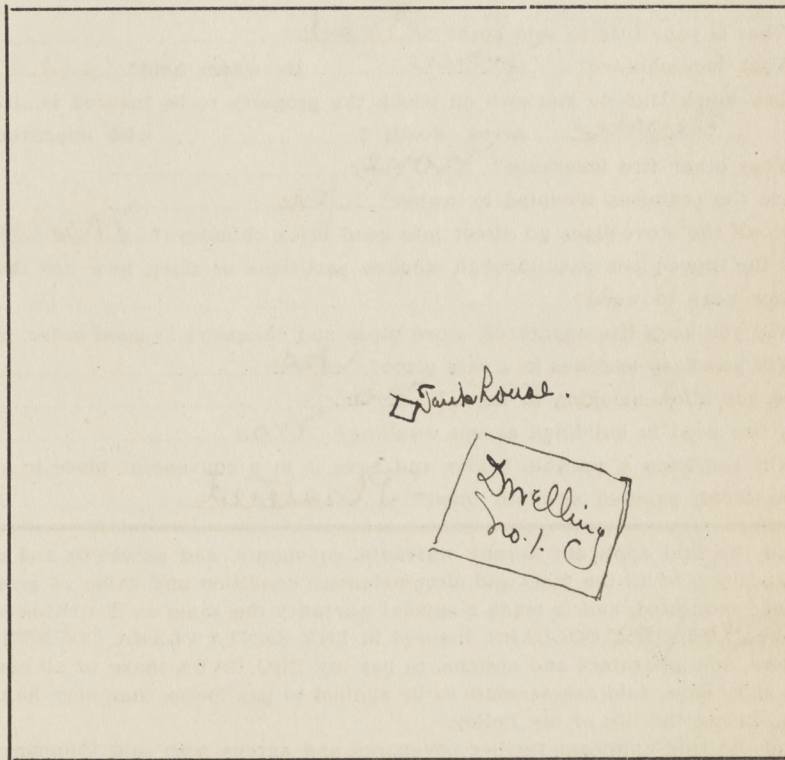
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *marked*

WEST



NORTH

SOUTH

EAST

No. 5207

## APPLICATION

OF

*J. Triunfo*  
*Saratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1330.00  
Expires 20 day of April 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 6.00  
Premium - - - \$ 7.00

*Renewal of # 3794*  
Inspector.

Approved *Apr. 22* 1924

President.

Secretary.



14

No. 5207.

Rate: 1330 @ 15 = 1.995

# APPLICATION

Of J. J. Trigueiro, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirteen Hundred and Thirty DOLLARS, for the term  
of Three years, from the 20th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>28</u> x <u>36</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1330</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>1330</u>	

*Insured - Apr. 20. 1921.  
Reverend - 6734*

House and Barn No. 1 being situated on Saratoga Avenue at Congress Junction,  
Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Eleven acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Mann's Patent flues.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1330 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of April 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.00  
Total, \$ 7.00

Paid - April 20. 1921

J. J. Trigueiro APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Mailed*

WEST

NORTH

SOUTH

EAST

*No exposures.*

No. 5208.

## APPLICATION

OF

*M. J. Adrian*  
*San Jose* Post Office,  
*Lester ave.*  
Santa Clara County, Cal.

Amount Insured \$ *1200.00*  
Expires *2d* day of *April* 19*24*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *5.40*  
Premium - - - \$ *6.40*

*C. J. Pettit*  
Inspector.

Approved *Apr. 22* 19*24*  
*C. J. Pettit*  
President.  
*Ella A. Taylor*  
Secretary.



no. 5208.

Rate: 1200 @ 15 = 1.80

## APPLICATION

Of M. J. Adrian San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty Hundred DOLLARS, for the term  
 of 3 years, from the 20th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>28</u> feet, built <u>1921</u> , now in <u>good</u> repair, <u>shin</u> roof	<u>1800</u>	<u>1200</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>1200</u>	

House and Barn No. 1 being situated Elmer Ave lot off Lincoln St.  
 House and Barn No. 2 being situated       

- What is your title to said land? deed
- What incumbrance? no. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? lot 12 acres, worth \$        with improvements.
- What other fire insurance? no.
- Are the premises occupied by owner? tenant
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? ceiled & part papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 5.40

Total, \$ 6.40

Paid - April 20, 1921

M. J. Adrian APPLICANT.

See Diagram on # 6391 and ask which house this is.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

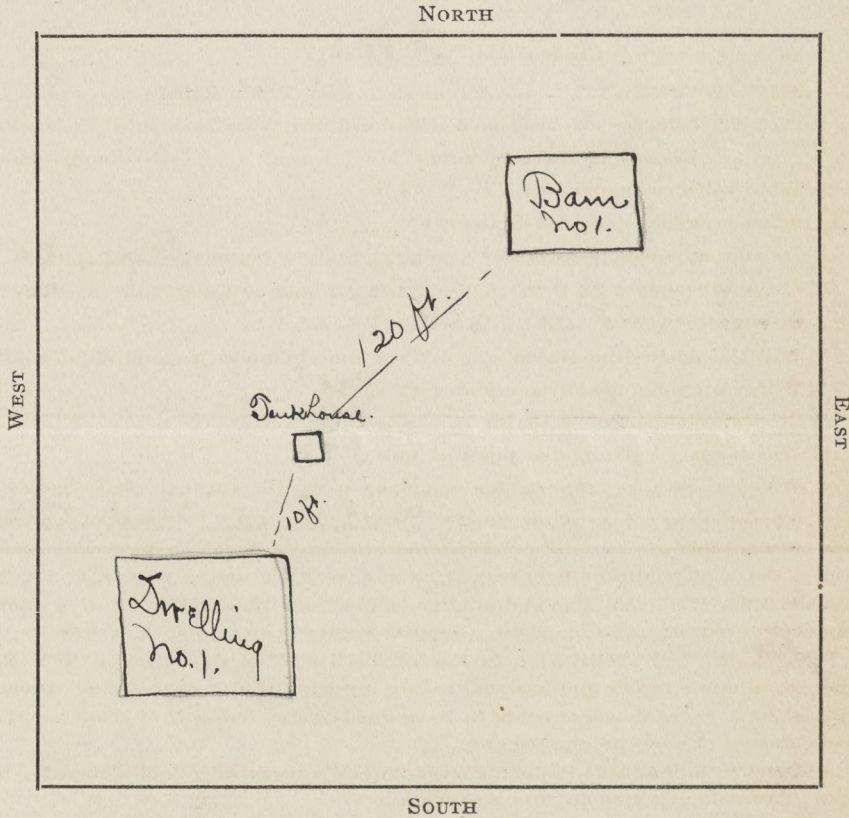
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed-*



No. 5209

# APPLICATION

OF

*R. D. Brandon*  
*Lilroy* Route B.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2300.00  
Expires 23 day of April 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 9.40  
Premium - - - \$ 10.40

*W. L. Reeser*  
Inspector.

Approved *Apr. 22* 1921  
*E. J. Taylor*  
President.

*E. J. Taylor*  
Secretary.



No. 5209.

# APPLICATION

Date: 1850 @ 18 = 3.33  
 450 .. 30 = 1.35  
 4.68  
 4.70

Of R D Brandon, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Two Thousand Three Hundred DOLLARS, for the term  
 of Two years, from the 23rd day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>42</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2250</u>	<u>1500</u>	<u>700</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank-house</u> .....	<u>525</u>	<u>350</u>	<u>150</u>
On Barn No. 1, ..... stories, <u>22</u> x <u>52</u> feet, built 1....., now in <u>good</u> repair, <u>Shake</u> roof, <u>Painted</u>	<u>675</u>	<u>450</u>	<u>"</u>
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>2300</u>	

Total amount

2300

House and Barn No. 1 being situated on Rucker Avenue Four miles North of  
Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Lease
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
12 1/2 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Some cut thru roof into gal. iron pipe.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? air space, 1 inch.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2300 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.40

Total, \$ 10.40

R D Brandon APPLICANT.

Paid - April 27, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

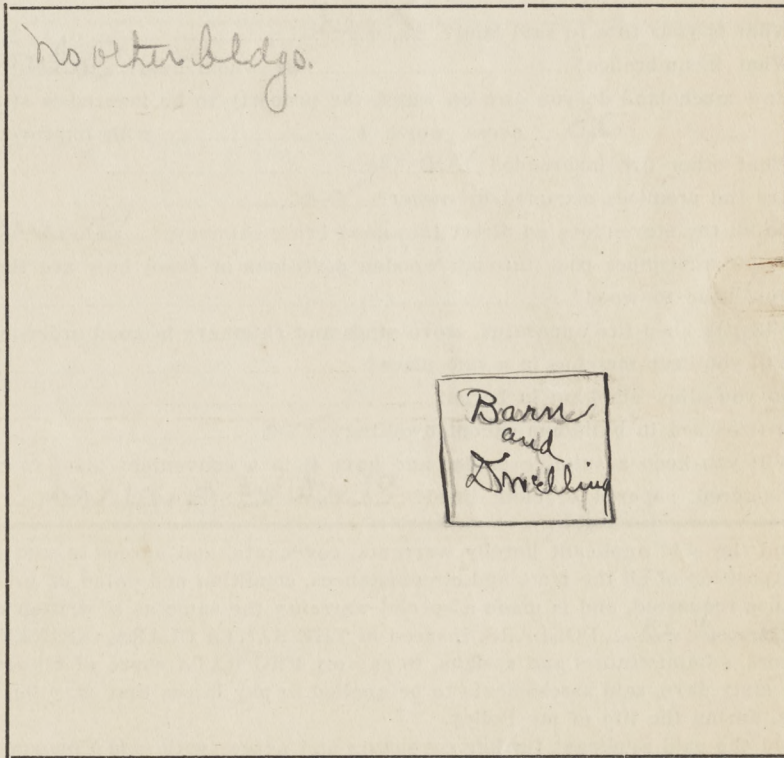
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



No. 5210.

## APPLICATION

Dr. C. A. Crockett

and W. D. Duvett

P.O. 333 South 16th St.  
San Jose, Cal.  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 500.00

Expires 23 day of

April

1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 1.90

Premium

\$ 2.90

Renewed of #47344  
Inspector.

Approved

May 10 1921.

C. W. Pettit,

President.

Elmer D. Taylor.

Secretary.



APPLICATION

Dr. C. A. Crockett  
and W. D. Arnett

Santa Jose

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Five Hundred DOLLARS, for the term of one years, from the 23rd day of April 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{3}{8}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1, <u>2</u> stories, <u>26</u> x <u>26</u> feet, built 1....., now in <u>fair</u> repair, <u>Shingle</u> roof	750	500	
On Barn No. 2 <u>lean to</u> , <u>13</u> x <u>26</u> ft. <u>1 story</u> <u>Shingled</u> roof			
On.....Tons of Hay..... (Smelling of straw and Dam Connected.)			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		500	

House and Barn No. 1 being situated combined on Coke Lane between Plummer Ave. and Almaden Road, Santa Clara County, Cal.

House and Barn No. 2 being situated.....

VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 5210 of the Santa Clara County Fire Insurance Company, to remain vacant for 14 days from date, it being understood and agreed that said building shall be under the care and supervision of some competent person, and that all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building, otherwise this policy shall be null and void.

April 23, 1921

E. A. Taylor.

Secretary.

Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.90  
Total, \$ 2.90

Paid - May 23, 1921

Sign to call

W. D. Arnett

APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories.—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

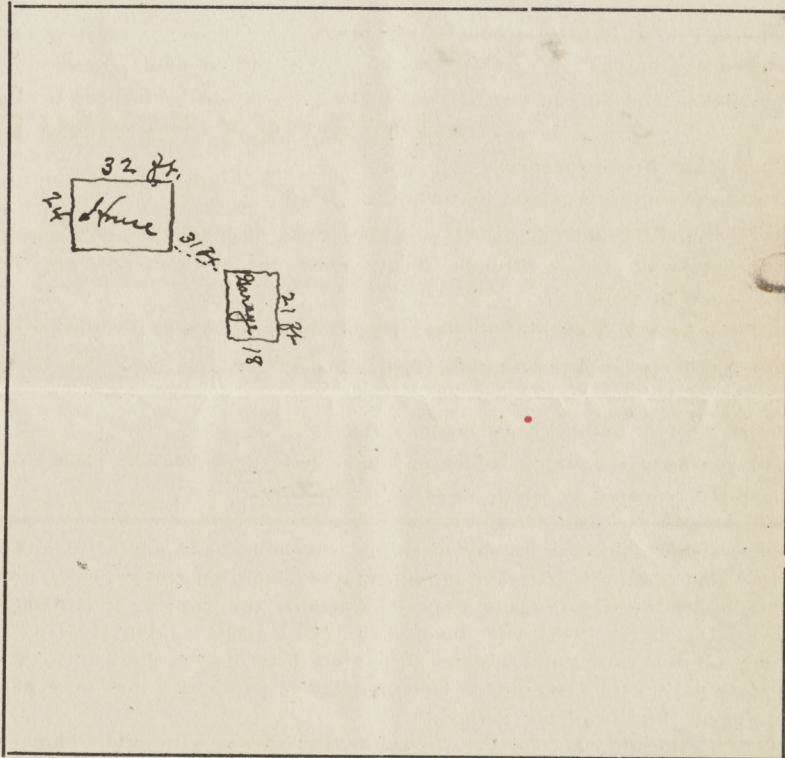
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered Policy to mail.*

WEST



No. 5211

# APPLICATION

OF

*Carrie Valencia*

*Summary* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1700<sup>00</sup>

Expires 24 day of April 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.10

Premium - - - \$ 9.10

*C. W. Spaulding* Inspector.

Approved *Apr 25* 1924

*C. W. Spaulding* President.

*Edna D. Taylor* Secretary.



By C. A. Crockett  
and W. D. Arneth

Santa Jose

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Five Hundred DOLLARS, for the term of one years, from the 23rd day of April 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{3}{8}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 2 stories, 26 x 26 feet, built 1, now in fair repair, shingle roof	750	500	
On Barn No. 2, 1 story, 13 x 26 ft. - 1 story, shingled roof (smalling rooms and Barn connected)			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		500	

House and Barn No. 1 being situated combined on Coke Lane, between Plummer Ave. and Almaden Road, Santa Clara County, Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 20,000 By whom held? Salvatore Di Salvo - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no
- Do all the stove-pipes go direct into good brick chimneys? terra-cotta chimney
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cloth and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this April day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 1.90

Total, \$ 2.90

Sign to call

C. A. Crockett

W. D. Arneth

APPLICANT

Paid - May 23, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

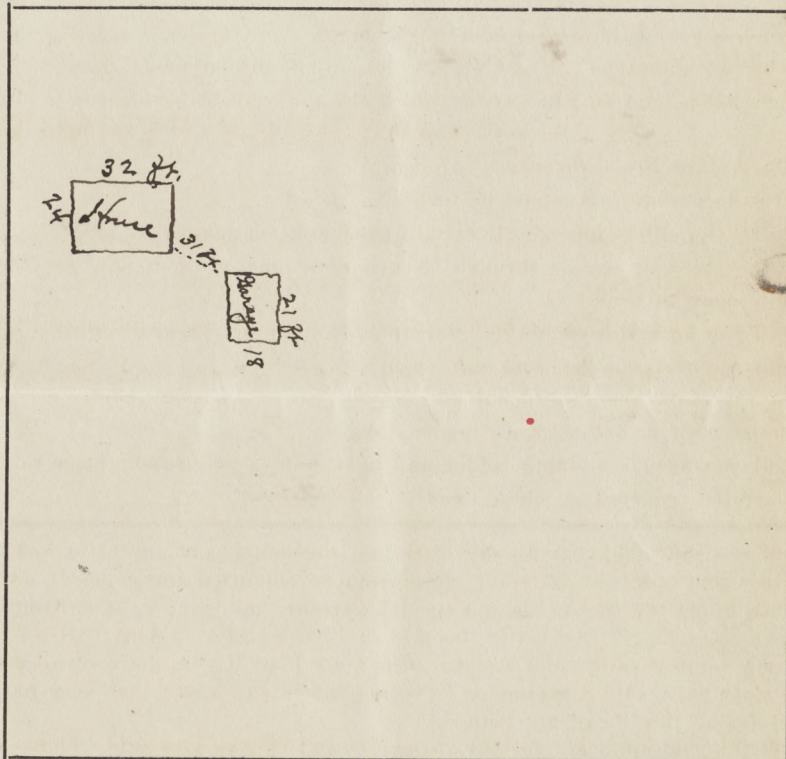
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered Policy to insured.*

WEST



SOUTH

EAST

No. 5211

# APPLICATION

OF

*ma.*  
*Carrie Valencia*

*Summary* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1700<sup>00</sup>

Expires 24 day of April 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.10

Premium - - - \$ 9.10

*C. H. Spaulding*  
Inspector.

Approved *APR 25* 1924

*C. H. Spaulding*  
President.

*Edna D. Taylor*  
Secretary.



No. 5211.

Rate: 1640 @ 15 = 2.46  
60 " 40 = .24  
2.70

## APPLICATION

Of Carrie Valencia, Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of One Thousand Seven Hundred DOLLARS, for the term  
 of Three years, from the 24th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>24</u> x <u>34</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>single</u> roof			
On wing stories x feet, built 1, now in repair, roof		1500 <sup>00</sup>	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		140 <sup>00</sup>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>Garage</u> <u>18</u> x <u>21</u>			
On Horses			60 <sup>00</sup>
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount <u>Seventeen Hundred</u>		1700 <sup>00</sup>	

House and Barn No. 1 being situated Matilda Ave., between Main Ave and Alvario Road  
Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? \$1700<sup>00</sup> By whom held? Joy or Joy - Los Payable
- How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres, worth \$ with improvements.
- What other fire insurance? No
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No barn
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seventeen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 8.10

Total, \$ 9.10

Carrie Valencia APPLICANT

Paid - April 29, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building occupied for, and mark distances between all buildings shown on Diagram.

No. 5212

# APPLICATION

OF

*J. J. Inguirio*  
*Emmanuel Inguirio*  
*Santoga* Post Office,

Santa Clara County, Cal.

Amount Insured	\$ 1800. <sup>00</sup>
Expires 25 day of April	1921
Policy Fee	- - - \$ 1.00
Rate Fee	- - - \$
Premium	- - - \$
Inspector.	<i>J. E. Cox.</i>
Approved	<i>Apr 25</i> 1921
President.	<i>E. J. Pettit.</i>
Secretary.	<i>Ella G. Taylor.</i>

Oakland April 23, 24  
Santa Clara Fire Insurance  
Dear Sir -

Enclosed please find money order for \$9.10 to pay for three years insurance on my house, from April 23-24 - to April 25-27. The house add. is Carrie Valencia Mathilda Ave Sunnyvale Cal - Please send receipt to Carrie Valencia 5510 - Telegraph Ave Oakland. Calif

not exposures to each other.

*Dwelling*  
*no 1.*  
*underwriting*

SOUTH



No. 5211.

Rate: 1640 @ .15 = 246.  
60 " .40 = 24.  
270.

# APPLICATION

15  
16  
Carrie  
Of ~~Valencia~~ Valencia, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire for the sum of One Thousand Seven Hundred DOLLARS, for the term  
of Three years, from the 24th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>one</u> stories <u>24</u> x <u>34</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>shingle</u> roof		<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....		<u>140</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.....			
On Windmill and Tank.....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2.....			
On ..... Tons of Hay .....			
On <u>Garage</u> <u>18x21</u> <u>expired - Apr 24 1924</u>		<u>60</u>	
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>Seven Hundred</u>		<u>1700</u>	

House and Barn No. 1 being situated Matilda Ave., between Ward Ave. and Alvarado Road  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? deed
2. What incumbrance? \$1700 By whom held? Joy Dr. Pay - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres, worth \$..... with improvements.
4. What other fire insurance? No
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seven Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.10  
Total, \$ 9.10

Carrie Valencia APPLICANT

Paid - April 29, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

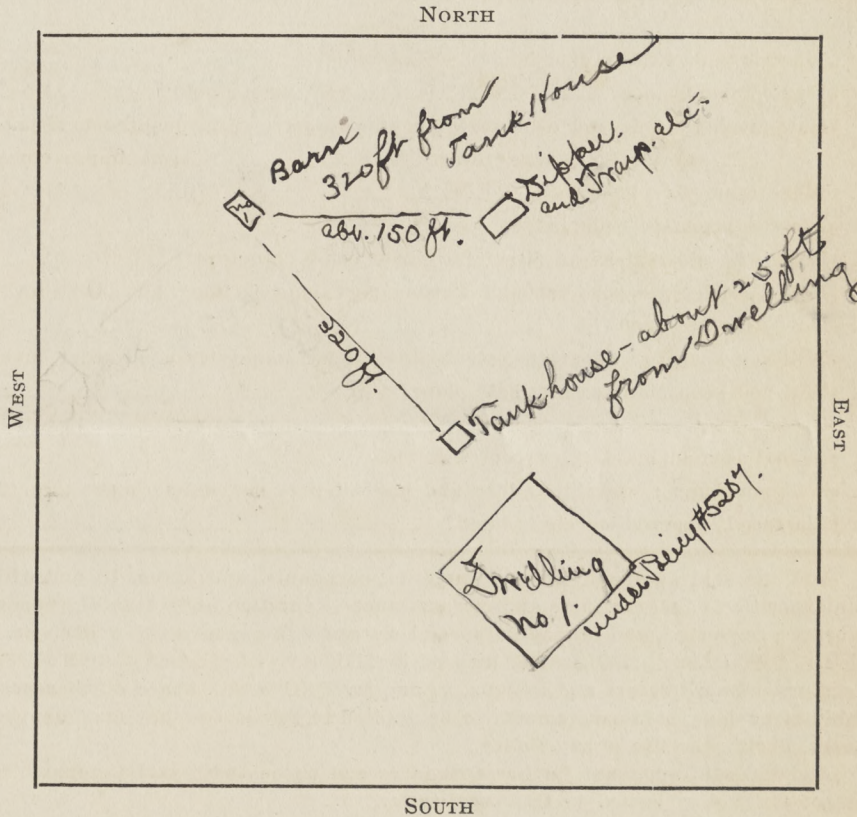
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5212

# APPLICATION

OF

*J. J. Inguero*  
*Sanatoga* *Empresario*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 100.00

Expires 25 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ -

Premium - - \$ -

*J. E. Cox* Inspector.

Approved *Apr 7 25* 1921

*C. J. Pettit* President.

*Wm. A. Taylor* Secretary.



14  
No. 5212.  
APPLICATION

Rate; 990 @ .15 = 1.48  
810 " 30 = 2.43  
3.91

Of J. J. Triguero - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of Three years, from the 25th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	460	
On Piano			
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy #5207.			
On <del>Windmill</del> and Tank and Tank house, 2 story, - 24 motor, pump, etc.	800	530	
On Barn No. 1, 2 stories, 24 x 28 feet, built 1, now in repair, roof	500	320	
On Barn No. 2			
On Tons of Hay			
On			
On 1 Horse and Harness -	140	95	
On Horse Wagon			
On Horse Spring Wagon	125	80	
On Horse Buggy	75	50	
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1.			
On Pumping Plant, \$, on Pump House, \$			
On 500 Fruit Trays - 250 Boxes and Dipper (Bldg to be placed on Dipper soon)	600	265	
On			
On			
Total amount		1800	

House and Barn No. 1 being situated on Saratoga Avenue at Congress Junction Santa Clara County, Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
11 acres, worth \$ with improvements.
- What other fire insurance? none - Insured under #5207.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1800.00/1.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.75

Total, \$ 12.75

Paid - May 14, 1921

J. J. Triguero APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

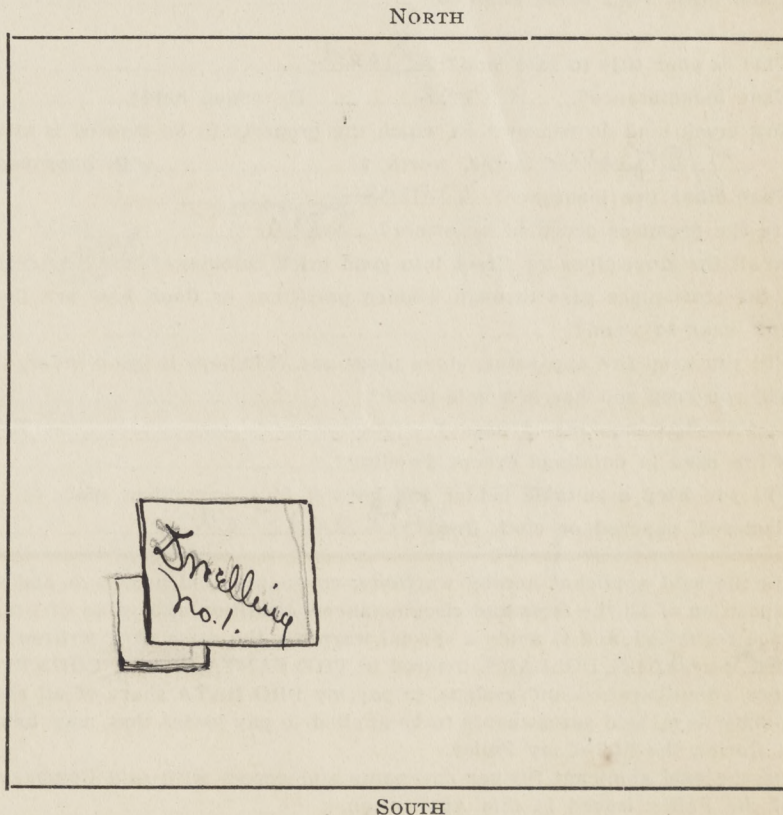
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5213

## APPLICATION

OF

W. J. Tomlinson

Sanatoga

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3200.00

Expires 26 day of April 1921

Policy Fee - \$ 1.00

Rate Fee - \$ 6.40

Premium - \$ 7.40

Renewal of #4739

Approved Apr. 22 1921

E. J. Pettit

President.

Edw. J. Taylor

Secretary.



128/✓

No. 5213.

Rate: 3200@20 = 640

# APPLICATION

Of W. J. Tomlinson - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co** for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-two Hundred DOLLARS, for the term  
of one years, from the 26th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>50</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3500</u>	<u>2200</u>	
On wing _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>1500</u>	<u>1000</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>5000</u>	<u>3200</u>	

House and Barn No. 1 being situated on Saratoga and Mountain View Road  
about 1/8 of a mile North-East of Saratoga  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
7/8 of an acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Mauris Patent flues
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_
10. Will you keep matches in a safe place? \_\_\_\_\_
11. Do you allow smoking in barns? \_\_\_\_\_
12. Is fire used in buildings except dwelling? \_\_\_\_\_
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? \_\_\_\_\_
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of April 1921  
Policy Fee, \$ 1.00  
Rate Fee, \$ 6.40  
Total, \$ 7.40  
W. J. Tomlinson APPLICANT.

Paid. - April 19, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwellings, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

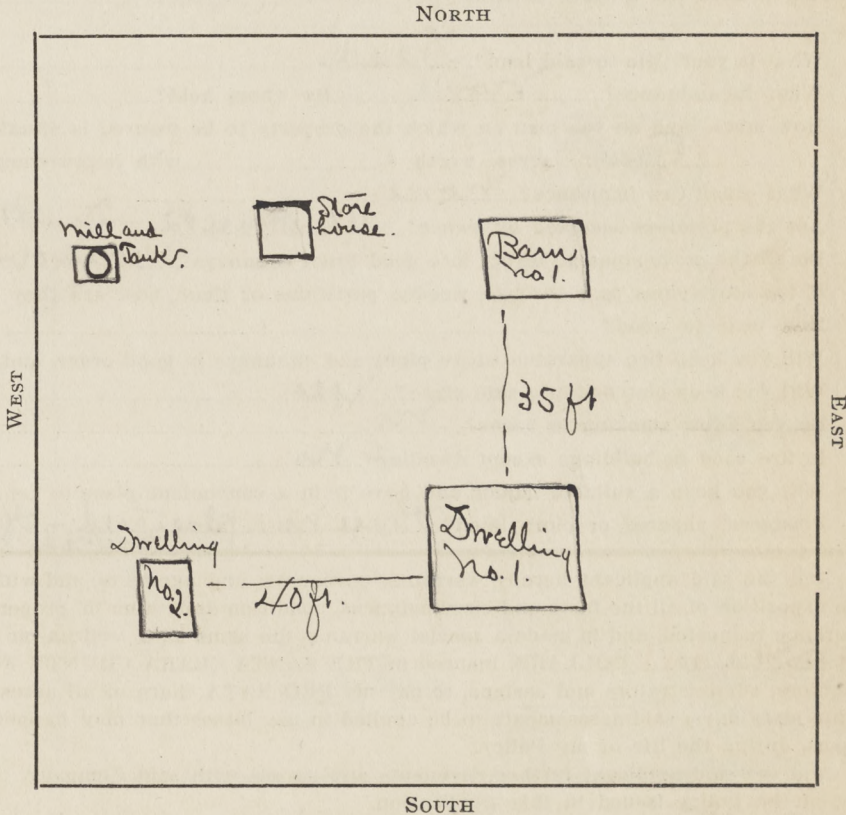
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5214

# APPLICATION

OF

Mrs. Gustava Erickson,

Box 128.

Santa Clara Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1990.00

Expires 27 day of

April 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 15.20

Premium

\$ 16.20

Renewal of \$3799.

Inspector.

Approved

Apr 22, 1921

E. J. Pettit

President.

E. A. Taylor

Secretary.



No. 5214.

# APPLICATION

Rate: 1530 @ 25 = 382  
 160 " 40 = 64  
 300 " 20 = 60  
 506

Of Mrs. Gustava Ellickson, - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Twenty Five Hundred and Ninety DOLLARS, for the term  
 of Three years, from the 27 day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14</u> x <u>31</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1200</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>1</u> stories <u>10</u> x <u>18</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>350</u>	<u>200</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>500</u>	<u>330</u>	<u>out</u>
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and frame</u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>32</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>      </u> roof	<u>250</u>	<u>160</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>3050</u>	<u>1990</u>	

*Approved - April 27, 1921.  
 Renewed - 6739.*

House and Barn No. 1 being situated on East side of Saratoga and Alviso Road  
about 3/4 of a mile South of Lawrence, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Deed acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes, - House #2. - Daughter and family in House no. 1.
- Do all the stove-pipes go direct into good brick chimneys? Yes, in House no. 2. - In no. 1, a terra-cotta passes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Three space where brick chimney
- How near to wood? one was
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? House no. 1 plastered - House no. 2 papered on cloth lining

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1990 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of April 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.20  
 Total, \$ 16.20

Gustava Ellickson APPLICANT.

Paid - April 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories.—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

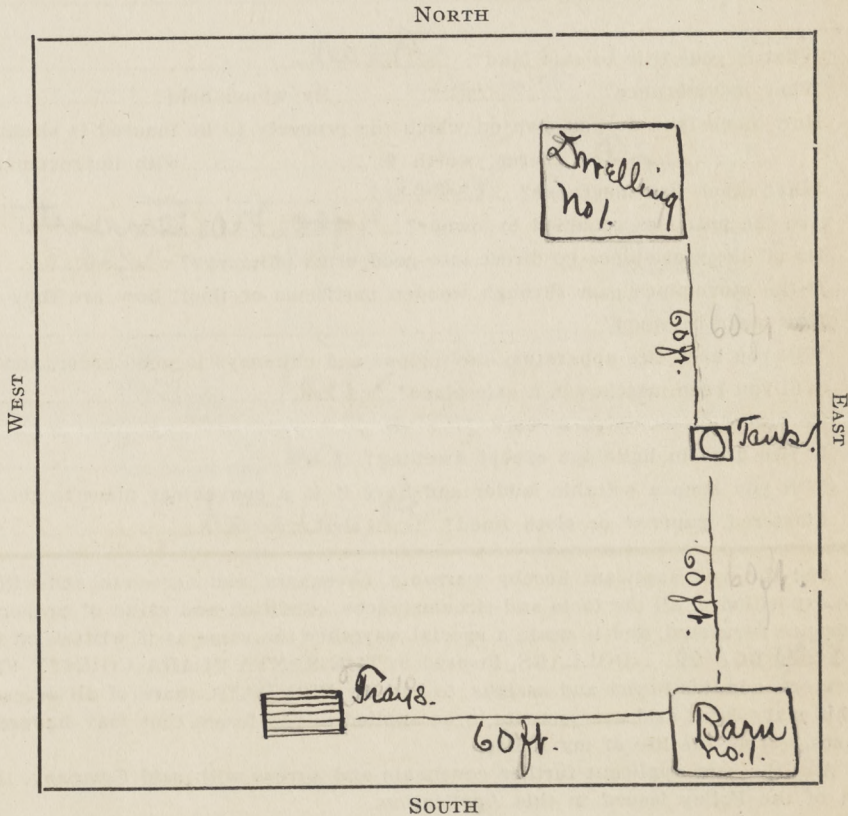
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5215.

# APPLICATION

OF

Mrs. May C. H. Regan.

Saratoga Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2638.00

Expires 27 day of

April 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 15.80

Premium

\$ 16.80

Renewal of #3798.

Inspector.

Approved

Apr. 30 1921

C. J. Pettit.

President.

Edw. D. Taylor.

Secretary.



No. 5215.

# APPLICATION

Rate: 1760 @ 15 = 264  
878 " 30 = 263  
527

Of May C. A. Regan Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Six Hundred and Thirty-eight DOLLARS, for the term  
 of Three years, from the 27th day of April 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and frame</u>	<u>240</u>	<u>160</u>	
On Barn No. 1, <u>      </u> stories, <u>30</u> x <u>50</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>540</u>	<u>360</u>	
On Barn No. 2 <u>      </u>			
On <u>6</u> Tons of Hay	<u>90</u>	<u>48</u>	
On <u>300</u> fruit boxes -	<u>45</u>	<u>30</u>	
On <u>2</u> Horses	<u>450</u>	<u>300</u>	
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>1</u> Disc harrow and <u>2</u> plows -	<u>60</u>	<u>40</u>	
On Harness and Robes <u>      </u>	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>400</u> fruit trays, while piled <u>60</u> ft. from house -	<u>120</u>	<u>80</u>	
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2638</u>	

House and Barn No. 1 being situated on the Regan Road 5 miles from  
Cupertino, Santa Clara County, Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$        with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes, no, tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2638 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26th day of Apr 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 15.80

Total, \$ 16.80

May C. A. Regan  
By D. J. Regan APPLICANT.

Paid - April 27, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

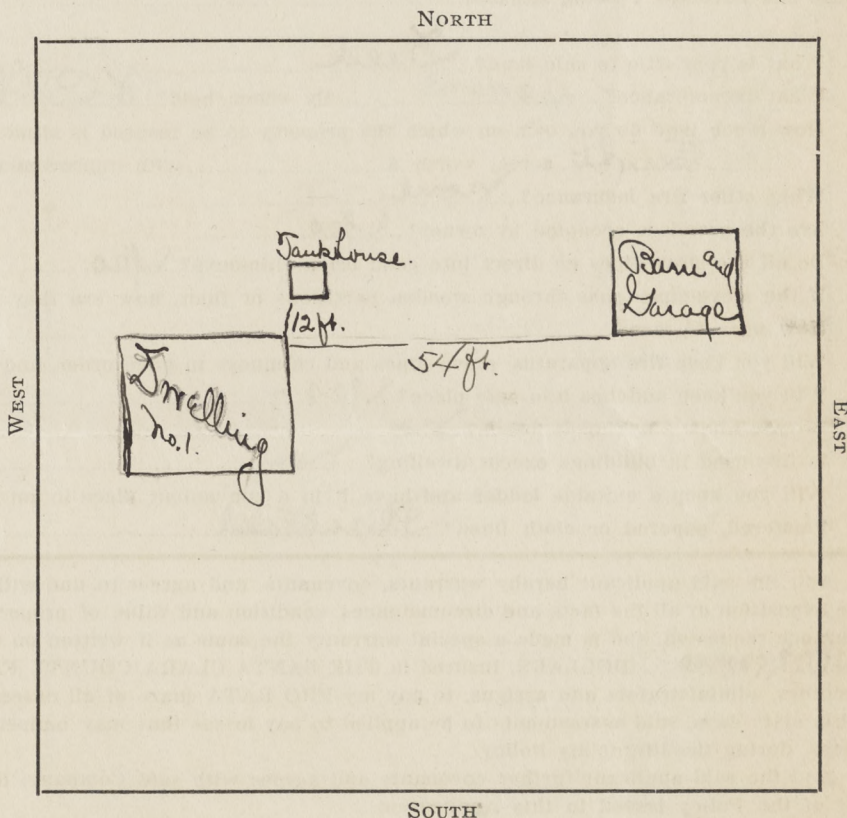
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mounted*



No. 5216.

## APPLICATION

OF

*Mr. Maud J. Bowen*

*Mountain View* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3450.00

Expires 29 day of

*April* 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 22.95

Premium

\$ 23.95

*Renewal of #3802.*  
Inspector.

Approved

*May 6* 1924

*C. J. Patten*

President.

*Edward Taylor*

Secretary.



No. 5216. Rate:  $29.50 @ 20 = 5.90$   
 $500 @ 35 = 1.75$   
 $7.65$

# APPLICATION

Of Maud P. Bowen - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Four Hundred and Fifty DOLLARS, for the term  
of Three years, from the 29th day of April 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>40</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	<u>30</u>
On wing <u>1</u> stories <u>12</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>12</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>Piano</u>	<u>400</u>	<u>250</u>	
On <u>all while contained in dwelling No. One</u>			
On Windmill and Tank <u>and Tank House</u> <u>14</u> x <u>14</u> ft - <u>paper</u> roof - <u>3000 gal. tank</u>	<u>500</u>	<u>300</u>	
On Barn No. 1, <u>30</u> x <u>44</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>800</u>	<u>500</u>	
On <u>Barn No. 2</u> <u>and Garage, combined</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>all while contained in Barn No.</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3450</u>	

House and Barn No. 1 being situated on the North side of State Highway,  
One mile East of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? 4000.00 By whom held? J. C. Wilson
- How much land do you own on which the property to be insured is situated, and what is its value?  
Eight acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3450.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of April 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 22.95

Total, \$ 23.95

Paid - April 28, 1921

Maud P. Bowen APPLICANT.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

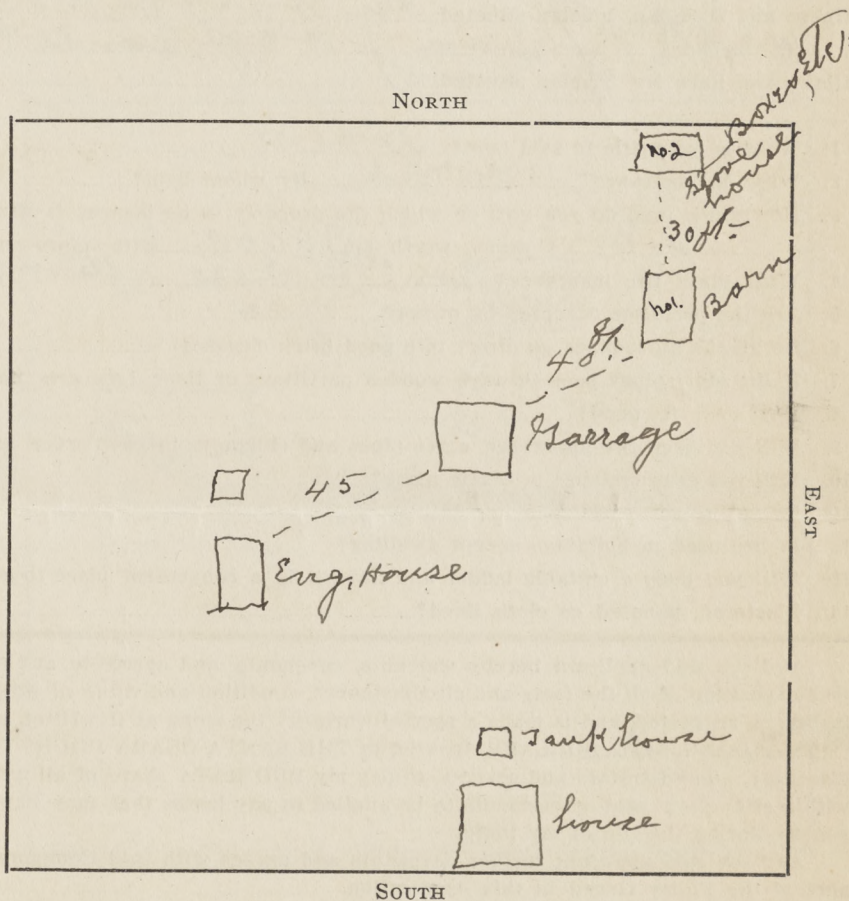
EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

NORTH

No. 5217

APPLICATION

OF

*E. J. Pettit.*

*C. J. Pettit.*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1200.00

Expires 2 day of May 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 10.80

Premium

\$ 11.80

Inspector.

Approved

*E. J. Pettit.*

1921

President.

Secretary.



15

No. 5217.

Rate: 1200 @ 30 = 3.60

# APPLICATION

Of E. J. Pettit, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve hundred DOLLARS, for the term  
of 3 years, from the 2nd day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 2 stories, 32 x 24 feet, built 1888, now in good repair, shake roof	150	100.	
On Barn No. 2 Storage House 18 x 20			
On Tons of Hay	75	50.	
On Garage 24 x 24 x 12, Painted, Shingle roof	300	200.	
On Horse Engine House	90	60.	
On Horse Wagon Engine & Pump	120	80.	
On Horse Spring Wagon			
On Horse Buggy Tools & Farm Implements	180	120.	
On Horse Phaeton			
On 200 Fruit Boxes	40.	20.	
On Harness and Robes 1 Horse Truck	50	30.	
All while contained in Barn No. 1, or in any shed or building on premises			
On Pumping Plant, \$, on Pump House, \$			
On			
On Automobile, Franklin, 1920, white in garage	2000	540.	
On			
On			
Total amount		1200.	

House and Barn No. 1 being situated on Soyle Road, about 7 miles west of San Jose, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$30000. with improvements.
4. What other fire insurance? None other than this after May 2nd 1921.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twelve hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April, 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80

E. J. Pettit APPLICANT.

Paid - April 30, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

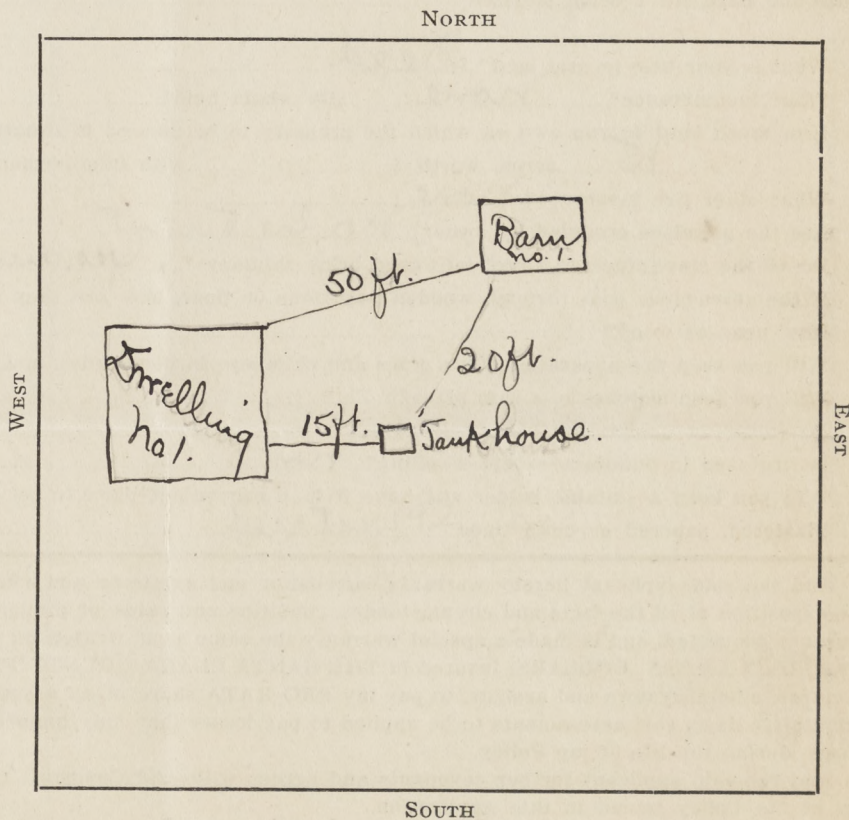
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5218.

# APPLICATION

OF

Mo. Myrtacia Ringe

Breckenridge-mo. Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2416.00

Expires 2 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.45

Premium - - - \$ 11.45

Renewal of 4/24/25  
Inspector.

Approved May, 1<sup>st</sup> 1921

E. J. Pettit  
President.

E. J. Taylor  
Secretary.



No. 5218.

Rate: 2150 @ 20 = 430  
266 " 35 = .98  
523

# APPLICATION

Of Mrs. Myrtacia Ringe - Breckenridge Postoffice, Missouri Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Four Hundred Sixteen DOLLARS, for the term  
of two years, from the second day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>30</u> x <u>45</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and Tank-house, 12 x 12 ft.</u>	<u>300</u>	<u>150</u>	
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>30</u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof	<u>400</u>	<u>266</u>	
On Barn No. 2 <u>6 ft. x 15 ft. - An addition, 14 x 18 ft. -</u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>2416</u>	

House and Barn No. 1 being situated on the Los Latos and Santa Clara Road, near Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, by tenant
- Do all the stove-pipes go direct into good brick chimneys? yes, and 1 ventilator in wall
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2416 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this April day of 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.45  
Total, \$ 11.45

Paid - June 3, 1921.

Myrtacia Ringe, APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

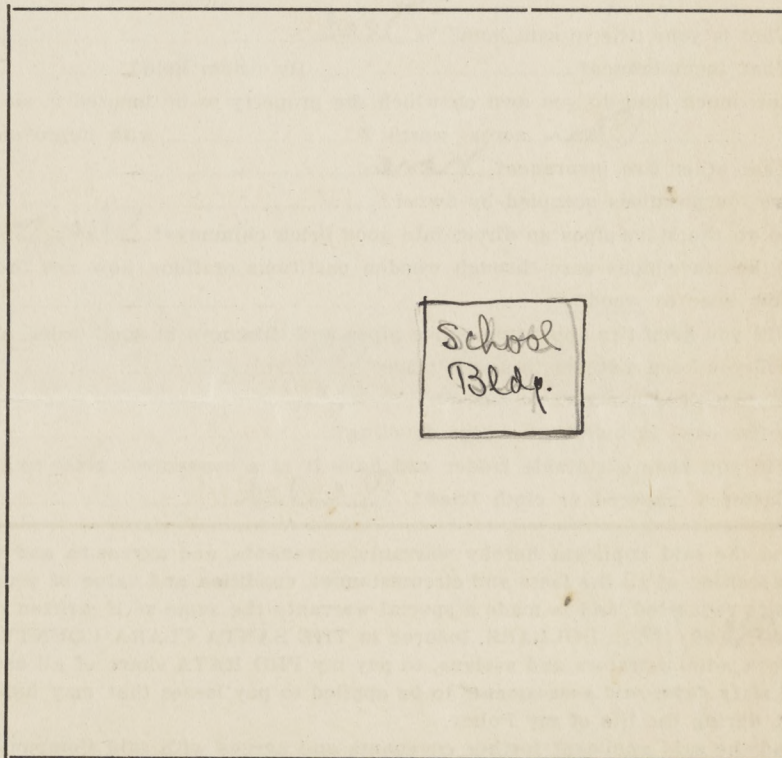
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

Infirmary Road

No. 5219

## APPLICATION

OF

Trustees of  
Hamilton School District  
% J. J. Bohman  
Campbell, Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2125.00

Expires 5 day of May 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 19.10

Premium - - - \$ 20.10

Renewal of # 3770.  
Inspector.

Approved May 6" 1921

E. J. Pettit,

President.

Ella Q. Taylor.

Secretary.



Of Trustees of Hamilton School Dist - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand One Hundred and Twenty five DOLLARS, for the term  
 of Three years, from the fifth day of April May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>School Bldg.</u> 1 stories <u>54</u> x <u>54</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____	<u>75</u>	<u>50</u>	
On _____			
On <u>School furniture and library-</u>	<u>230</u>	<u>75</u>	
On _____			
All while contained in dwelling No. <u>School Bldg.</u>			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>2125</u>	

*Cancelled by order of Trustees  
 of Campbell Union Grammar School.  
 Oct. 12, 1922.*

School Bldg.  
 House and Barn No. 1 being situated on the Infirmary Road, about 1 1/2 miles  
from Campbell, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? \_\_\_\_\_
- Do all the stove-pipes go direct into good brick chimneys? Yes, from furnace.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? \_\_\_\_\_
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2125.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of April 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.10  
 Total, \$ 20.10  
Paid - May 6, 1921.  
F. J. Bohman  
Mildred W. Wusted APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

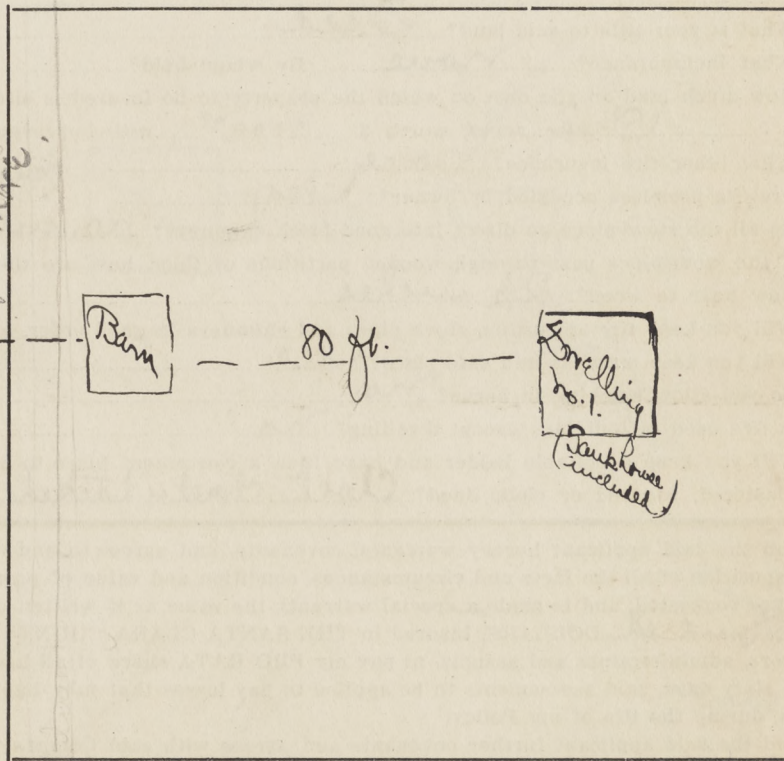
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings measured, and all exposures within 100 feet; say just what each building occupied for, and mark distances in figures between all buildings shown on Diagram.

2nd 1/2 acre lot  
on corner of lot  
on corner of lot  
on corner of lot

Diagram



No. 5220.

# APPLICATION

OF

Mr. Lucy A. H. Bullard.  
#41 So. Buena Vista Ave.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 700.00  
Expires 7 day of May 1924.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 3.95  
Premium - - - \$ 14.95

Dr. J. P. Pettit.  
Inspector.

Approved May 6, 1924  
E. J. Pettit  
President.

Ella O. Taylor.  
Secretary.



No. 5220. Rate: 650 @ 18 = 1.17  
50 @ 30 = .15  
1.32

# APPLICATION

15/1  
Lucy A. H. Bullard - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Seven Hundred DOLLARS, for the term  
of Three years, from the 7th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>including Tank house connected -</u> 1 stories <u>26</u> x <u>30</u> feet, built 19 <u>05</u> , now in <u>fair</u> repair, <u>Shing</u> roof	750	500	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	225	150	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, 1 stories, <u>22</u> x <u>36</u> feet, built 1....., now in ..... repair, <u>(new)</u> roof	75	50	
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Tank removed from dwelling - Reported Nov. 1922.</u>			
On .....			
On .....			
Total amount		700	

House and Barn No. 1 being situated on West side of Buena Vista Avenue  
near Stevens Creek Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ 3000.00 with improvements.
- What other fire insurance? None Electric lights installed in 1920.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no, into Terra-cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? 2 1/2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? cloth, closely latched, and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seven Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of May 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.95  
Total, \$ 4.95

Lucy A. H. Bullard, APPLICANT

Paid - May 10, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

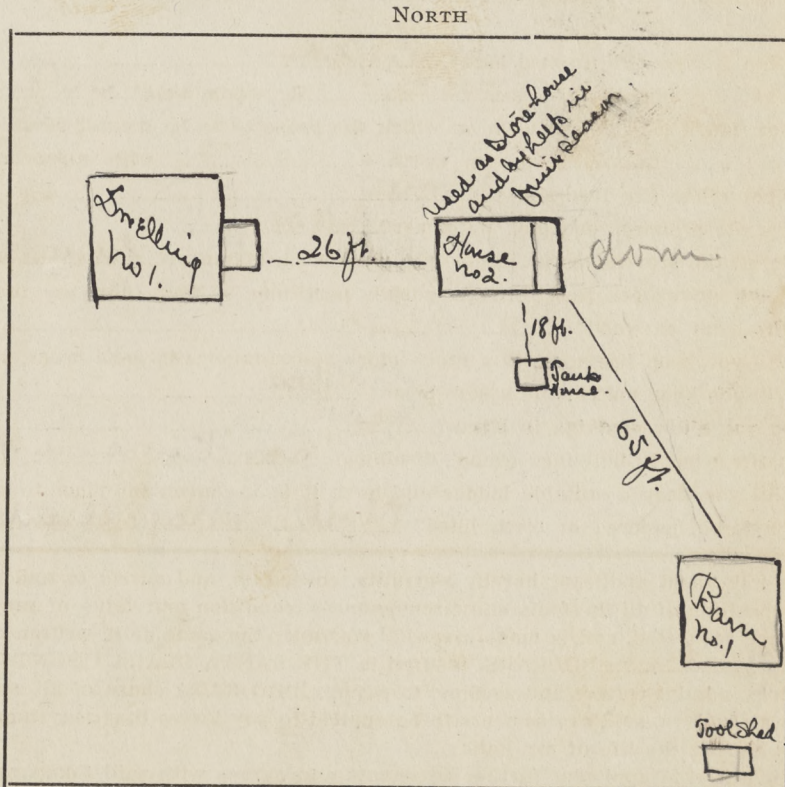
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5221.

# APPLICATION

OF

*A. H. London*

*Mountain View* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2100.00*

Expires *7* day of *May* 192*2*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *26.10*

Premium - - - \$ *27.12*

*Renewal of #3810.*  
Inspector.

Approved *Mary, Jr.* 192*1*

*E. J. Pettit,*

President.

*Ella J. Taylor.*

Secretary.



16

No. 5221.

Rate: 3000 @ .18 = 5.40  
1100 " 80 = 3.30  
8.70

# APPLICATION

Of A. H. Gordon, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand One Hundred DOLLARS, for the term  
of three years, from the 7th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>28</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>single</u> roof	<u>4000</u>	<u>2000</u>	
On wing <u>1</u> stories <u>14</u> x <u>14</u> feet, built <u>1</u> ., now in <u>repair</u> , <u>single</u> roof			
On house No. 2, <u>1</u> stories <u>16</u> x <u>24</u> feet, built <u>1899</u> , now in <u>fair</u> repair, <u>single</u> roof	<u>300</u>	<u>150</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>650</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1</u> stories, <u>40</u> x <u>26</u> feet, built <u>1</u> ., now in <u>repair</u> , <u>single</u> roof	<u>500</u>	<u>300</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Automobile - "Cleveland" - new</u>	<u>2963</u>	<u>800</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u> (only)			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>4100</u>	

*Cancelled - Property Sold.  
July 19, 1922.*

House and Barn No. 1 being situated on Bernardo Avenue, 1 1/2 miles East of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? 4500.00 By whom held? J. S. Fickle.
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes, in House No. 1 - Terra-cotta in House No. 2.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Iron collar.
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Sometimes in House No. 2.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Dwelling No. 1, plastered; No. 2, cloth-lined on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand One Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 26.10  
Total, \$ 27.10

A. H. Gordon APPLICANT

Paid - July 30, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

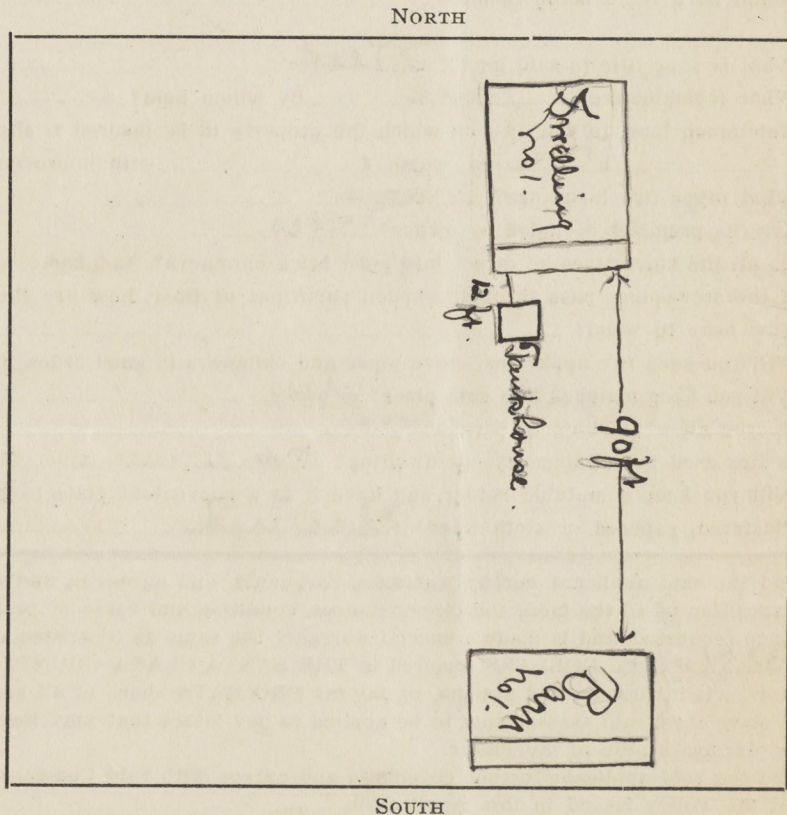
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 52222.

# APPLICATION

OF

James N. Keller

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1933.00

Expires 9 day of

May 1921

Policy Fee

\$ 1.00

Rate Fee

\$ 9.60

Premium

\$ 10.60

General of #3811.

Inspector.

Approved

Morgan Hill 1921.

E. J. Pollock

President.

E. J. Taylor

Secretary.



No. 5222. Rate: 1733 @ 15 = 259  
200 " 30 = 60  
3.19

# APPLICATION

Of James N. Weller Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Nineteen Hundred and Thirty-three DOLLARS, for the term  
 of Three years, from the ninth day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>20</u> x <u>36</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1333</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Organ</u>	<u>300</u>	<u>200</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>and Tank house - 12 x 12 ft.</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, _____ stories, <u>16</u> x <u>30</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On <del>Barn No. 2</del> <u>and Shed attached, 1 story, 8 x 30.</u>	<u>300</u>	<u>200</u>	
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>1933</u>	

House and Barn No. 1 being situated on South side of Junne Avenue, 1 1/2 miles East of Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1933 & 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.60

Total, \$ 10.60

Paid - May 14, 1921.

James N. Weller  
 APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

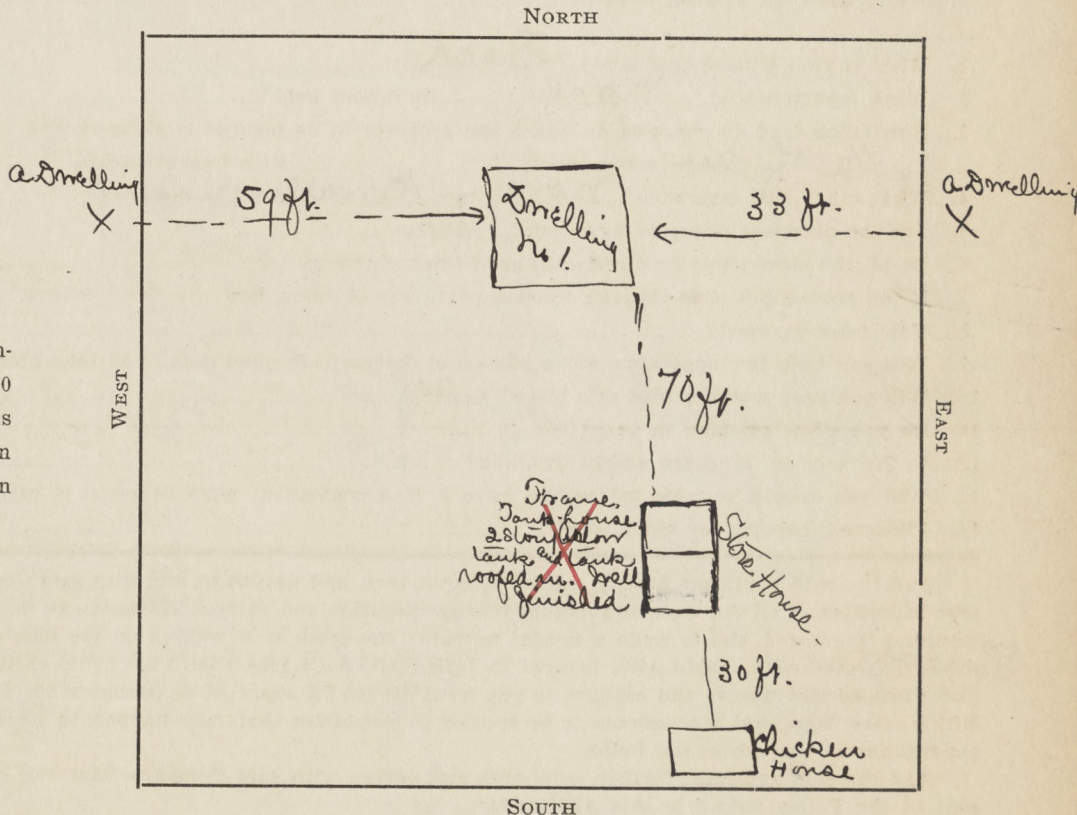
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5223.

# APPLICATION

OF

*W. S. Green*  
#1000 Willard St.  
*San Jose* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 300.00  
Expires 10 day of May 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 2.70  
Premium - - - \$ 3.76

Renewal of #3812.  
Inspector.

Approved May 10" 1921  
*C. J. Pettit*  
President.

*Ella G. Taylor*  
Secretary.



No. 5223.

Rate: 300 @ 80 = .90

## APPLICATION

Of W. D. Erver, San Jose, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Hundred DOLLARS, for the term  
 of Three years, from the Tenth day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On wing stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>Store House</u>			
On <del>Tank</del> and Tank <del>house, tower, pump, pipes &amp; permanent fittings</del>	<u>500</u>	<u>300</u>	
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On <u>Tank house torn down and re-built into a Store House</u>			
On <u>Same value</u>			
Total amount	<u>500</u>	<u>300</u>	

Tank House and Barn No. 1 being situated on Willow St., third place West of Lincoln Avenue, near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 of an acres, worth \$, with improvements.
- What other fire insurance? none - Drilling under #
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 2.70

Total, \$ 3.70

W. D. Erver APPLICANT.

Paid - May 7, 1921



No. 5224

# APPLICATION

OF

Z. C. Brunk

Campbell, Box 91  
Santa Clara County, Cal.

Amount Insured, = \$ 2400.00

Expires 10 day of May 1926.

Policy Fee, - - - \$ 1.00

Mill Fee, - - - \$ 31.50

Total amount paid, - - - \$ 32.50

J. W. Brunk  
Agent.

Approved May 6<sup>th</sup> 1926,

W. J. Brunk  
President.

W. A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5224.

Rate: 22.00 @ 25 = 5.50.  
200 " 40 = 8.00  
6.30

## APPLICATION

Of L. C. Bump of town of Campbell, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Five Thousand Five Hundred DOLLARS, for the term  
 of Five years, from the 10th day of May 1921, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>one</u> stories <u>24</u> x <u>43</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3000.00</u>	<u>2000.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 <u>one</u> stories <u>12</u> x <u>18</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>300.00</u>	<u>200.00</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Wood Shed 10x14 ft - shingle roof in good repair</u>	<u>150.00</u>	<u>100.00</u>	
On Piano			
On <u>Garage 12x18 ft</u>	<u>150.00</u>	<u>100.00</u>	
On <u>the insurance therein applied for</u>			
On <u>to be in full force and effect on and after May 10th 1921</u>			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1 <u>size 18x20 ft. occupied by owner</u>			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On ..... Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>3600.00</u>	<u>2240.00</u>	

House and Barn No. 1 being situate on 4th street in town of Campbell, Cal.

House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? not any By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
 ..... acres, worth \$..... with improvements.
4. What other fire insurance? all expires on May 10th 1921
5. Are the premises occupied by owner? Two are occupied by tenants
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? Have no barns
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Large house hard finished, others papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2400.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of May 1921.

Policy Fee, \$ 1.00  
 Mill " \$ 31.50  
 Total, \$ 32.50

L. C. Bump APPLICANT.

Paid - May 7. 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

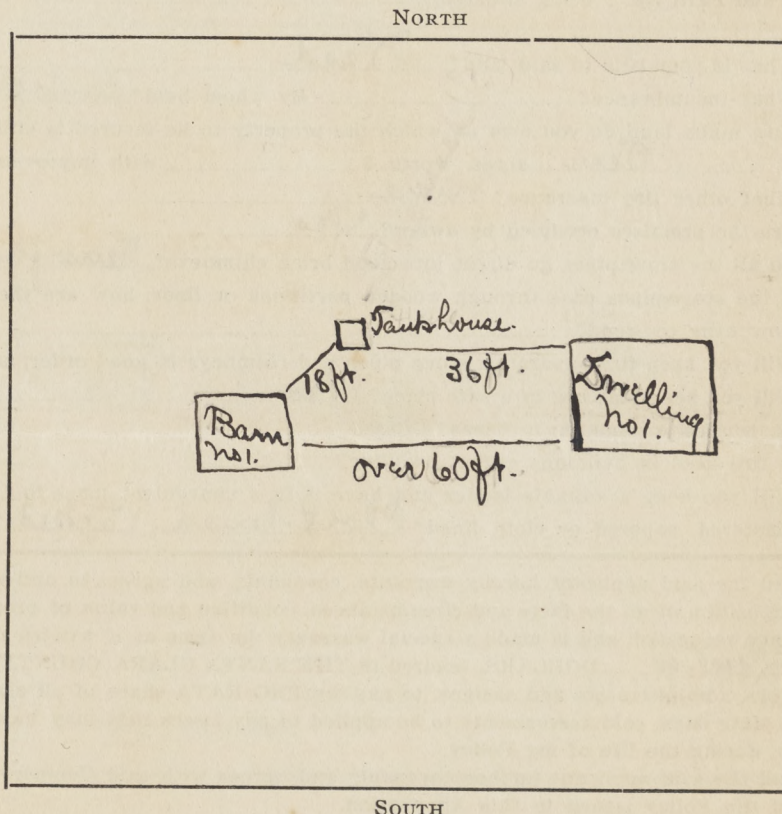
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5225.

# APPLICATION

OF

*R. E. Barnett.*

*Summerville* Post Office,

Santa Clara County, Cal.

Amount Insured \$

*3075.00*

Expires *12* day of *May* 192*3*.

Policy Fee - - - \$

*1.00*

Rate Fee - - - \$

*12.10*

Premium - - - \$

*13.10*

*Renewal of #3813.*  
Inspector.

Approved *May 10* 192*3*.

*E. J. Barnett.*  
President.

*Edw. J. Taylor.*  
Secretary.



No. 5225. Rate: 2650 @ .18 = 477  
2650 " 30 = 1.27  
6.04

# APPLICATION

Of R. E. Barnett - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand and Seventy-five DOLLARS, for the term  
 of Three years, from the 12th day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>40</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1500</u>	<u>1000</u>	
On Piano	<u>100</u>	<u>50</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank-house</u> .	<u>200</u>	<u>125</u>	
On Barn No. 1, stories <u>24</u> x <u>28</u> feet, built <u>1902</u> , now in repair, <u>Shingle</u> roof	<u>500</u>	<u>300</u>	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>3075</u>	

House and Barn No. 1 being situated on Mary Avenue North of R.R. Tract, Sunnyvale, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? By whom held? Bank of Italy - Loan Payable.
- How much land do you own on which the property to be insured is situated, and what is its value? Jan 24, 1922  
Ten acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Ten - plus thru side wall.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3075 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 12.10

Total, \$ 13.10

R. E. Barnett

APPLICANT

Paid - May 14, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

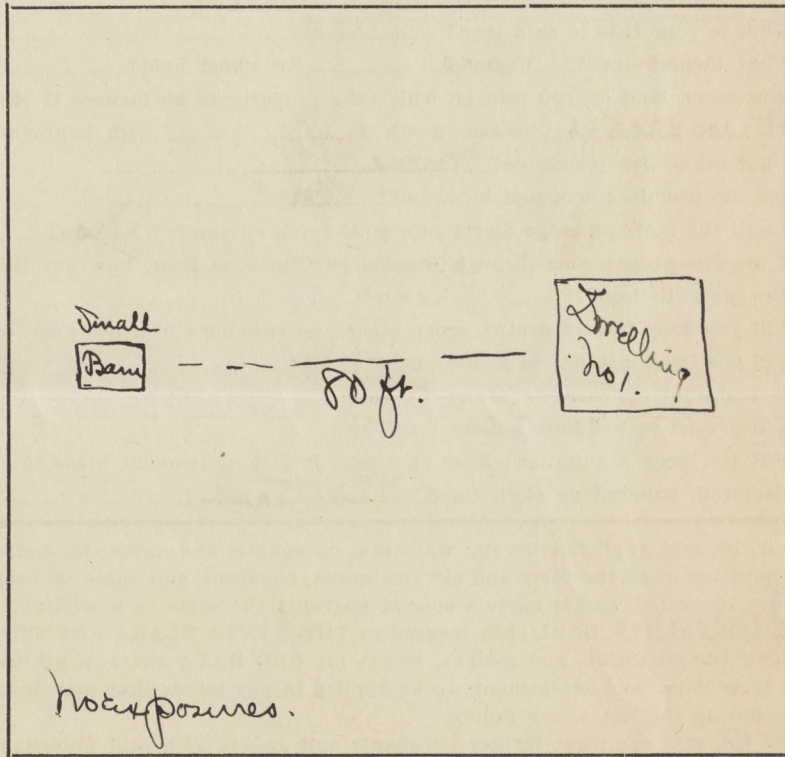
EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

No. 5226.

APPLICATION

OF

R.T.B. Caple  
San Jose #9 to Lincoln  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2250.00

Expires day of May 1927

Policy Fee - - \$ 1.00

Rate Fee - - \$ 10.10

Premium - - \$ 11.10

Renewal of #3888.  
Inspector.

Approved May 16 1927

President.

Secretary.



16 ✓ No. 5226. Rate: 2250 @ 16 = 337  
**APPLICATION**

Of A.B. Capps San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
of Three years, from the 14th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>16</u> feet, built <u>1896</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>28.50</u>	<u>19.00</u>	
On wing _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>3.00</u>	<u>2.00</u>	
On _____			
On Piano <u>Player</u> _____	<u>22.50</u>	<u>15.00</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>33.75</u>	<u>22.50</u>	

House and Barn No. 1 being situated on West side of Lincoln Ave. about Two miles from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot 100 x 200 ft. acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? \_\_\_\_\_
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this \_\_\_\_\_ day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.10

Total, \$ 11.10

Paid - May 14, 1921.

A.B. Capps APPLICANT.



# of Risks

contents, detached;  
ES. a flues, extending

No. 5227.

## APPLICATION

OF

*E. Yaknich,*

*Santa Clara Post Office,*

Santa Clara County, Cal.

Insured \$

1800.00

4 day of

May 1921

ee - - - \$

1.00

Rate Fee - - \$

18.90

Paid - \$

19.90

*J. Pettit.*

Inspector.

*Mary 16. 1921*

*E. J. Pettit.*

President.

*E. J. Taylor.*

Secretary.

*Prof B Capp  
Glennwoodal  
July 18-21  
Santa Clara Co. Ins. Co.,  
San Jose Cal., Clear Dis.*

ES

a barn or stable, in  
ot an exposure to a  
able is an exposure  
ng is an exposure to  
ldings, adjoining or  
the same person for  
t the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

## VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 5226.  
of the Santa Clara County Fire Insurance Company, to remain vacant for Six months  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

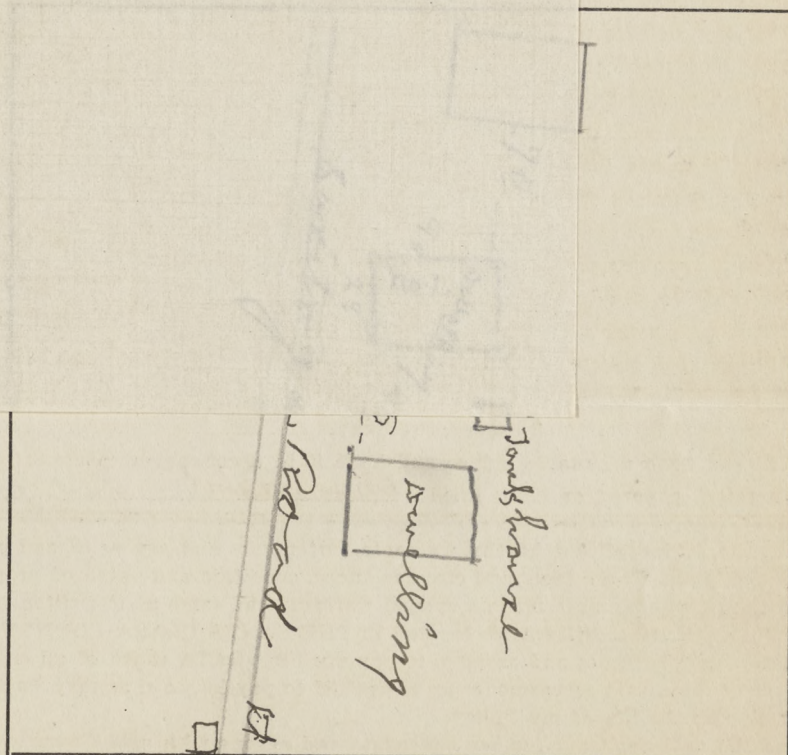
*July 20, 1921.*

*E. J. Taylor.*

Secretary.

## NOTICE

On diagram  
sured, and a  
feet; say ju  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.





No. 5226. Rate: 2250 @ 16 = 337

# APPLICATION

16 ✓  
Of A.B. Cappel San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
of Three years, from the 14th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>46</u> feet, built <u>1896</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>28.50</u>	<u>19.00</u>	
On wing _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>3.00</u>	<u>2.00</u>	
On _____			
On Piano <u>Player</u>	<u>22.50</u>	<u>1.50</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, _____ stories, _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay			
On _____			
On _____ Horses			
On _____ Horse Wagon			
On _____ Horse Spring Wagon			
On _____ Horse Buggy			
On _____ Horse Phaeton			
On _____			
On Harness and Robes			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount	<u>33.75</u>	<u>22.50</u>	

House and Barn No. 1 being situated on West side of Lincoln Ave., about Two miles from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? Lot 100 x 200 ft. acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? \_\_\_\_\_
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 22.50 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this \_\_\_\_\_ day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.10  
Total, \$ 11.10

Paid - May 14, 1921.

A.B. Cappel APPLICANT.



# Classification of Risks

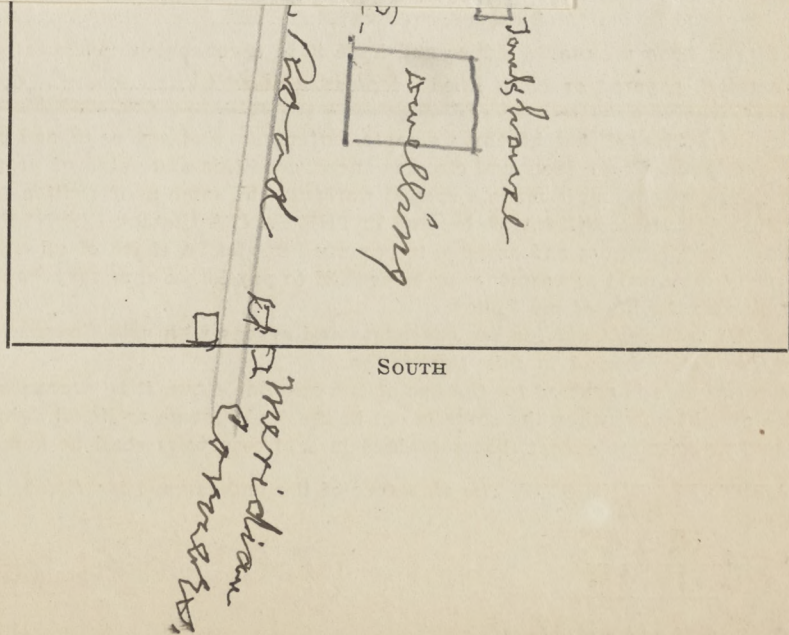
First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and their dimensions in feet; say just how they are occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5227.

# APPLICATION

OF

*E. Yakovich,*

*Santa Clara Post Office,*

Santa Clara County, Cal.

Insured \$ 1800.00

4 day of May 1924

ee - - - \$ 1.00

Rate Fee - - \$ 18.96

Paid - \$ 19.96

*J. Pettit.*

Inspector.

*Mary L. 1924*

*E. J. Pettit.*

President.

*E. J. Taylor.*

Secretary.

*Prof A B Capp  
Glennwood Cal*

*July 18-21*

*Santa Clara Co. Ins. Co.,*

*San Jose Cal., Dear Sir:*

*I hereby give you notice that  
my house at 921 Lincoln Ave  
San Jose is unoccupied &  
probably will be unoccupied  
for some time*

*Respectfully yours  
Prof A B Capp  
Pres.*

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.



16 ✓ No. 5226. Rate: 2250 @ 15 = 337  
**APPLICATION**

Of A.B. Capp San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
of Three years, from the 14th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>46</u> feet, built <u>1896</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>2850</u>	<u>1900</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>      </u>			
On Piano <u>Player</u>	<u>225</u>	<u>150</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3375</u>	<u>2250</u>	

House and Barn No. 1 being situated on West side of Lincoln Ave., about Two miles from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Sot. 100 x 200 ft. acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this        day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.10  
Total, \$ 11.10

Paid - May 14, 1921.

A.B. Capp APPLICANT.



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

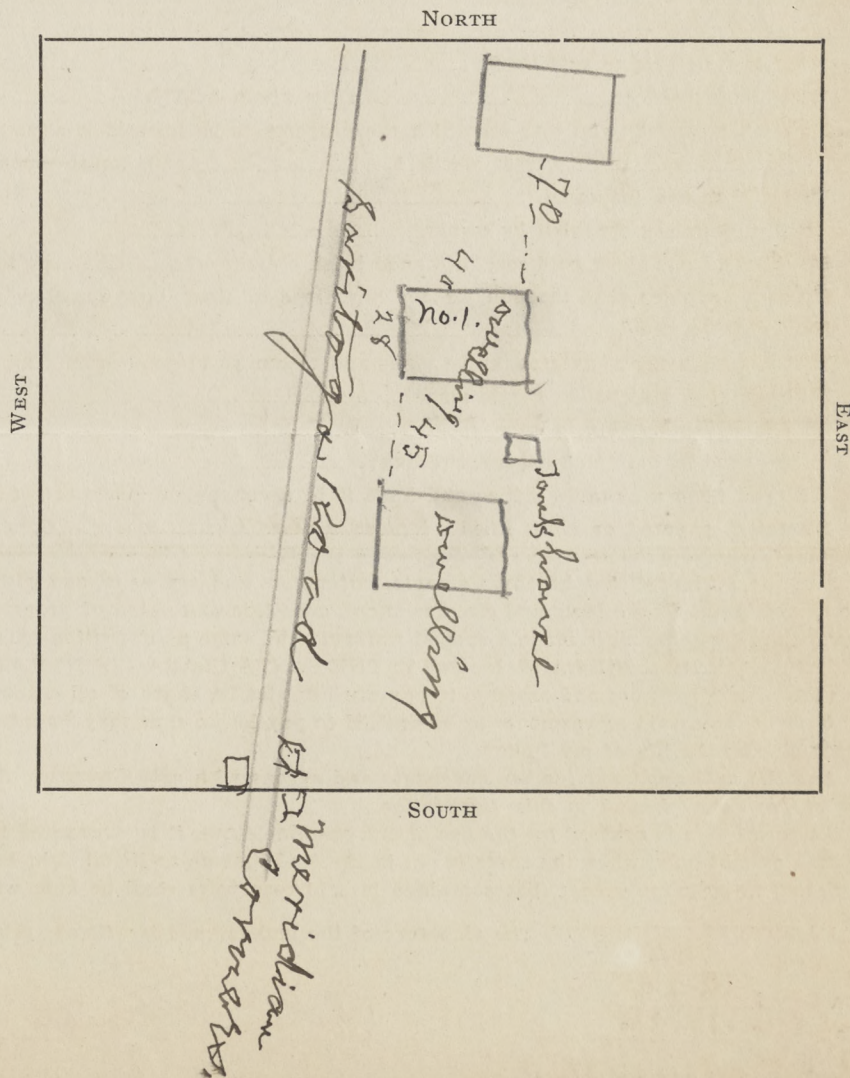
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a dwelling, and a dwelling is an exposure to a dwelling.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5227.

# APPLICATION

OF

Peter Bakovich

San Francisco Post Office.

Santa Clara County, Cal.

Amount Insured

1880

Expires 12 day of .

Expires 12 day of May 1926

## Policy Fee

001.00

Rate Fee

18.98

## Premium

Paid Premium

1891

Inspector.

Approved

March 16<sup>th</sup> 1924

20

President.

to the Sailor.

Secretary.



16

No. 5227.

Rate: 1800 @ 35 = 6.30

# APPLICATION

Of Pete Zahmich Barbara Chara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen hundred DOLLARS, for the term  
of 3 years, from the 14 day of May, 1926, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>28</u> x <u>40</u> feet, built <u>19</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2250</u>	<u>1500</u>	
On wing <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>1</u>			
On Pumping Plant, \$ <u>    </u> , on Pump House, \$ <u>    </u>			
Total amount		<u>1800</u>	

Expired - May 14, 1924  
Renewed - 6758

House and Barn No. 1 being situated East side San Antonio Ave  
about 2 miles from Santa Clara  
House and Barn No. 2 being situated     

1. What is your title to said land? Deed
2. What incumbrance? no By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? lot  
     acres, worth \$ 3500, with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? no some go into stove pipe
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood? 2 1/2 in
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Board papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of May, 1926.

Policy Fee, \$ 1.00  
Rate Fee, \$ 18.90  
Total, \$ 19.90

Paid - May 16, 1921.

Pete Zahmich Barbara Chara APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

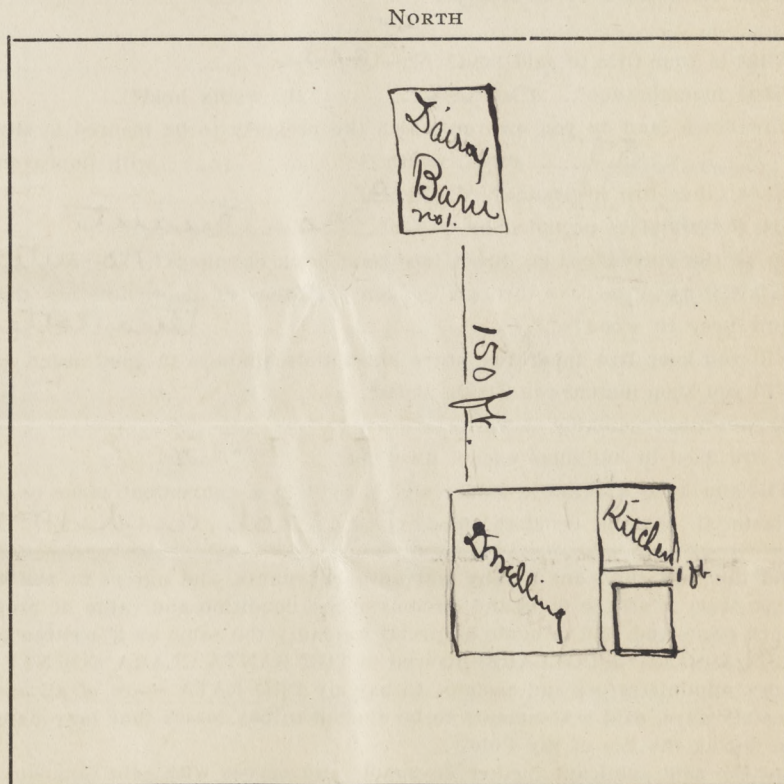
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

Hot Springs Road.

No. 5228.

# APPLICATION

OF

*George M. Elias*  
*Lilroy* 20 Sibley St.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1800.<sup>00</sup>

Expires 18 day of May 1923

Policy Fee - - \$ 1.00

Rate Fee - - \$ 8.90

Premium - - \$ 9.90

Renewal of #4258.  
Inspector.

Approved May 19, 1921

*C. J. Peltier*  
President.

*Edw. A. Taylor*  
Secretary.



No. 5228. Rate: 800 @ .18 = 1.44  
1000 @ .30 = 3.00  
4.45

# APPLICATION

116/✓  
Of George Milias - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of two years, from the 18th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 story, 44 x 52 feet, built 1, now in fair repair, Shingle roof	1200	800	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1/2 x 90 concrete floor, built 1, now in good repair, iron roof	1500	1000	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2700	1800	

House and Barn No. 1 being situated on Hot Springs Road, about Three miles East of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed  
2. What incumbrance? none By whom held?  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
57 acres, worth \$ with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? no - tenant  
6. Do all the stove-pipes go direct into good brick chimneys? no - into a terra-cotta pipe, with cement  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? between white iron pipes - 5/8  
8. How near to wood? terra-cotta passes thru roof into the room  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?  
10. Will you keep matches in a safe place?  
11. Do you allow smoking in barns?  
12. Is fire used in buildings except dwelling?  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered, and room beiled overhead.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.90  
Total, \$ 9.90

Paid - May 26, 1921.

George Milias APPLICANT.  
By George C. Milias



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

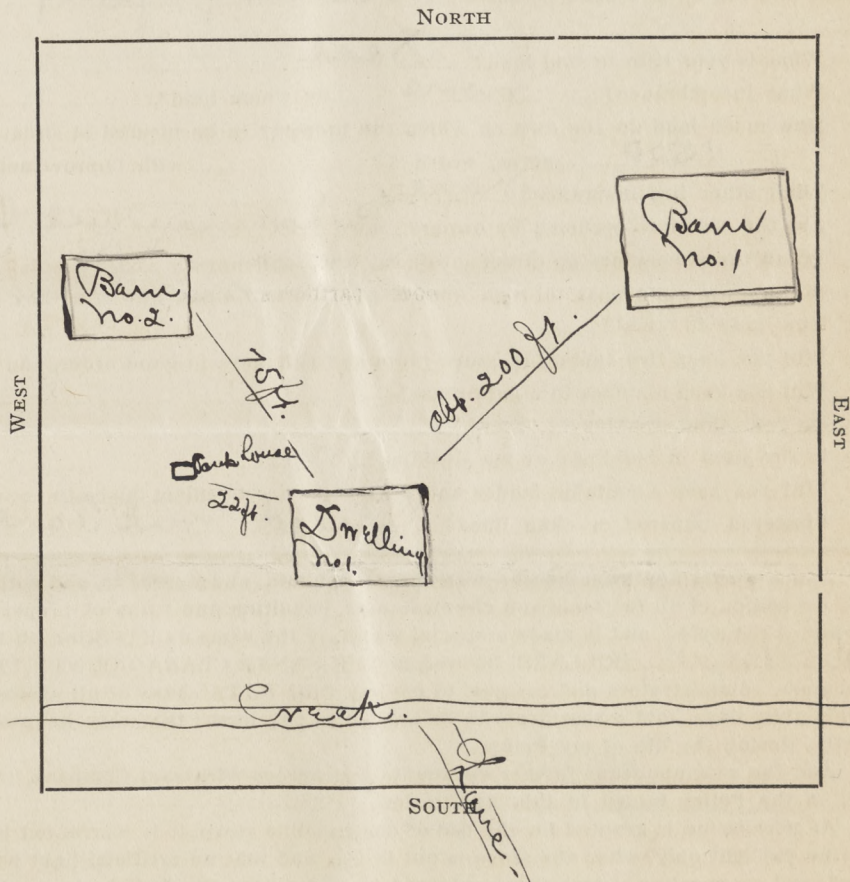
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *mailed -*



No. 5229

# APPLICATION

OF

*George Milias*

*Liberty* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *2066.00*

Expires *18* day of *May* 192*8*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$

Premium - - - \$

*Renewal of #4259*  
Inspector—

Approved *May 19* 192*1*

*G. J. Pettit*  
President.

*Ellen O. Taylor*  
Secretary.



No. 5229.

Rate: 1000 @ .15 = 1.50  
1066 " 30 = 3.20  
4.70

## APPLICATION

Of George Melias - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand and Sixty-Six DOLLARS, for the term  
 of Two years, from the 18 day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>36</u> feet, built 1____, now in <u>good</u> repair, <u>Shing.</u> roof	<u>1200</u>	<u>800</u>	
On wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>300</u>	<u>200</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>1</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, <u>30</u> x <u>72</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shing.</u> roof	<u>1000</u>	<u>666</u>	
On Barn No. 2 _____ <u>36</u> x <u>50</u> feet _____	<u>600</u>	<u>400</u>	
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>2066</u>	

House and Barn No. 1 being situated on Canada Road, in Canada Valley  
about Ten miles East of Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on same property.

- What is your title to said land? Deed.
- What incumbrance? none. By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_  
1500 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? By foreman and Lined Keep.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? \_\_\_\_\_
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled with T. and S. lumber.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2066 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.40

Total, \$ 10.40

Paid. - May 26, 1921.

George Melias  
By George C. Melias APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

See Diagram of Bldgs. - #4999

SOUTH

NORTH

EAST

No. 5230

## APPLICATION

OF

Mrs Mary Colpin BURGAT  
Santa Clara Route 250  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 150.00

Expires 19 day of May 1922

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ .55

Premium - - - \$ 1.55

Renewal of #4762.  
Inspector.

Approved May 19 1921

C. W. Pettit  
President.

Edward Taylor.  
Secretary.



397 Oa. Sort

No. 5230.

Rate: 150 @ 35 = 52

# APPLICATION

Of Mary C. Colpin Buzgat - Santa Clara Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Hundred and Fifty DOLLARS, for the term  
of one year, from the 19th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Ford Automobile - Electric Starter, good condition - new in 1921</u>	<u>500</u>	<u>150</u>	
On Harness and Robes			
All while contained in Barn No. <u>One, insured under #4999</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			

*Expired and Canceled  
May 19, 1922.*

*This policy, with addition covers the new Ford Auto, which was purchased to replace old one, in July 1921. Cost of new machine over \$600.*

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for insurance on the following described property, the same to be added to and become a part of Policy No 5230 which I now hold in my name, and this insurance to expire at the same time as said Policy No 5230.

	Valuation	Am't Insured	
On Dwelling—When Built? Dimensions Condition			
On Barn—When Built? Dimensions Conditions			
On <u>Additional on Ford Automobile (new in 1921)</u>	<u>\$649</u>	<u>150</u>	<u>00</u>
On <u>—only while contained in Barn No. 1, insured under Policy #4999</u>			

Amount Ins., \$ 150.00 Premium, \$ 4.50 Paid—July 28, 1921 Survey, \$ Total, \$

Dated this 28th day of July 1921  
G. Dahlstrom Agent Mrs. M. C. Colpin Buzgat Applicant

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ .55  
Total, \$ 1.55  
Mrs. M. C. Colpin Buzgat APPLICANT.  
Paid - June 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Mailed May 19

a dwelling

60 ft.

Dwelling No. 1

40 ft.

Dwelling No. 2

Occupied by Mrs. H. A. Maynard.

Minnesota Invl.

No. 5231

# APPLICATION

OF

Mrs. Hattie A. Maynard  
Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ 24500.00

Expires 19 day of May 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.25

Premium - - \$ 12.25

Revised of 2/7/14  
Inspector.

Approved May 19, 1921

C. J. Bennett  
President.

Ella A. Taylor.  
Secretary.



No. 5230. Rate: 150 @ 35 = 52.52  
**APPLICATION**

Of Mary C. Colpin Bungat - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of One Hundred and Fifty DOLLARS, for the term  
of one years, from the 19th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Good Automobile - Electric Starter, - good condition - new in 1921</u>	<u>500</u>	<u>150</u>	
On Harness and Robes .....			
All while contained in Barn No. <u>One, insured under #4999.</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>150</u>	

*Expried and Canceled.  
May 19, 1922.*

House and Barn No. 1 being situated on Boyter Avenue, 1 1/2 miles West of Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? ..... acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? .....
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 150 @ 35 = 52.52 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incident expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ .55  
Total, \$ 1.55

Mrs M. C. Colpin Bungat APPLICANT.

Paid - June 21, 1921.

*This policy must addition covers the new Ford Auto, which was purchased to replace old one, in July 1921.*



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 13c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate, Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No. 5231

# APPLICATION

OF

Mrs. Mattie C. Maynard  
Rate 1.-  
Box 480  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 19 day of May 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.25

Premium - - - \$ 12.25

Revised of #27444  
Inspector.

Approved May 19, 1921

C. J. Pettit  
President.

E. A. Taylor  
Secretary.

EAST

Insured by  
Mrs. M. C. Maynard.  
Dated this 12th day of May 1921

— Minnesota Ave. —



150 ✓ *CRBok*

No. 5231.

Rate: 4500 @ 25 = 11.25

# APPLICATION

Of Hattie A. Maynard, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
 of one years, from the 19th day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>15</u> x <u>15</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6750</u>	<u>4500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2.....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On <u>Notified</u> .....			
Total amount.....		<u>4500</u>	

House and Barn No. 1 being situated on North side of Minnesota Avenue,  
between Lincoln and Cherry Aves, near San Jose, S.C. Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By son, L.C. Maynard - applicant lives in House No. 2.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.25  
 Total, \$ 12.25

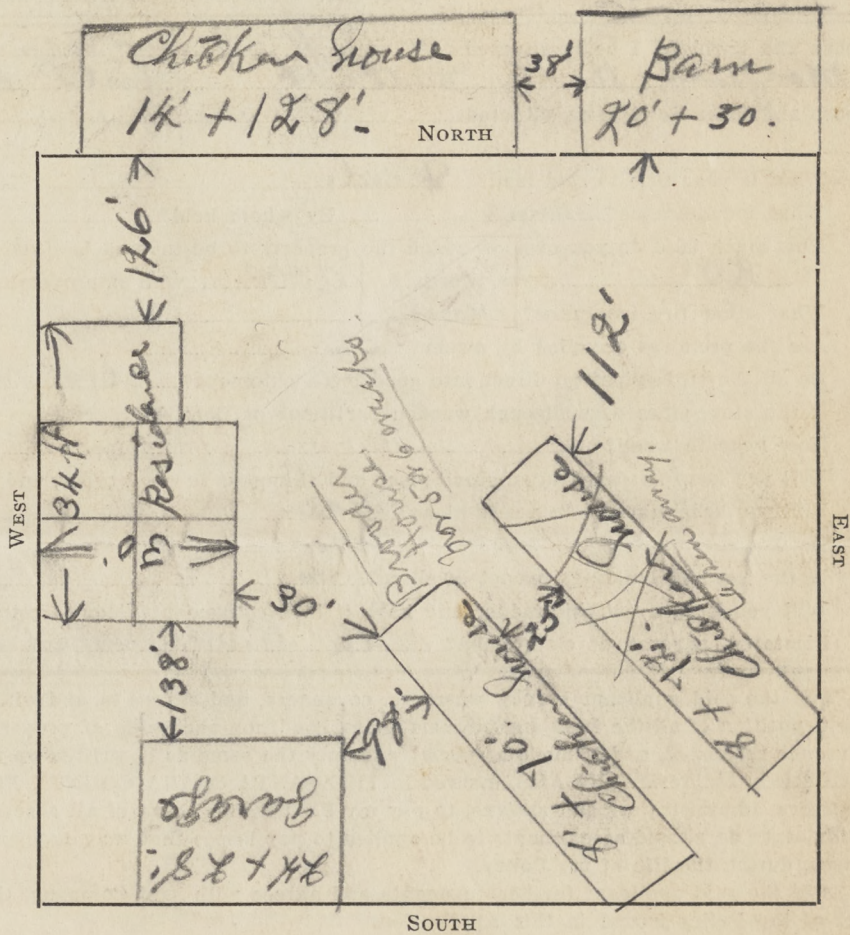
Paid - May 19, 1921.

Hattie A. Maynard APPLICANT.  
for L.C. Maynard.



# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



## Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No. 5232.

## APPLICATION

OF

C. D. Lifford

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2,300.<sup>00</sup>

Expires 23 day of May 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 1785

Premium - - - \$ 1885

W. H. Ward

Inspector.

Approved May 19 1924

C. J. Prestida

President.

Edward Taylor

Secretary.



No. 5232. Rate: 800 @ 18 = 145  
1800 @ 25 = 450  
595

# APPLICATION

Of E. B. Gifford. Morgan Hill. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of 2300.00 Twenty Three Hundred DOLLARS, for the term  
 of three years, from the 23 day of May, 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 1/2 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>34</u> feet, built 1____, now in <u>good</u> repair, <u>high</u> roof	800.	300	
On wing <u>sleeping porch</u> <u>10</u> x <u>17</u> feet, built 1 <u>918</u> , now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On _____	200	100	
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built 1 <u>921</u> now in <u>good</u> repair, <u>high</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>	200.	100	
On <u>feed. Hay and grain feeds</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On _____			
On Harness and Robes			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Garage 24 x 28</u>	300	200	
On <u>Chicken house #1. 8 x 70</u>	400	200	
On " " <u>#2. 8 x 72</u>	400	200	
On " " <u>3. 14 x 128</u>	800	500.	
Total amount		2300	

House and Barn No. 1 being situated on Oak flm near Paradise Valley 500.  
Morgan Hill District Santa Clara Co. Cal. 1800.  
 House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 6000.  
25 acres, worth \$ 10,000. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes quite.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? cloth lined tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May, 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 17.85

Total, \$ 18.85

E. B. Gifford.

APPLICANT.

Paid - May 23, 1921.



5233

# LICATION

OF

L. Lindholm  
P.O. Box 69.  
in Vien Post Office,

Clara County, Cal.

of May 1921

\$ 2825.00  
\$ 1.00  
\$ 14.60  
\$ 15.60

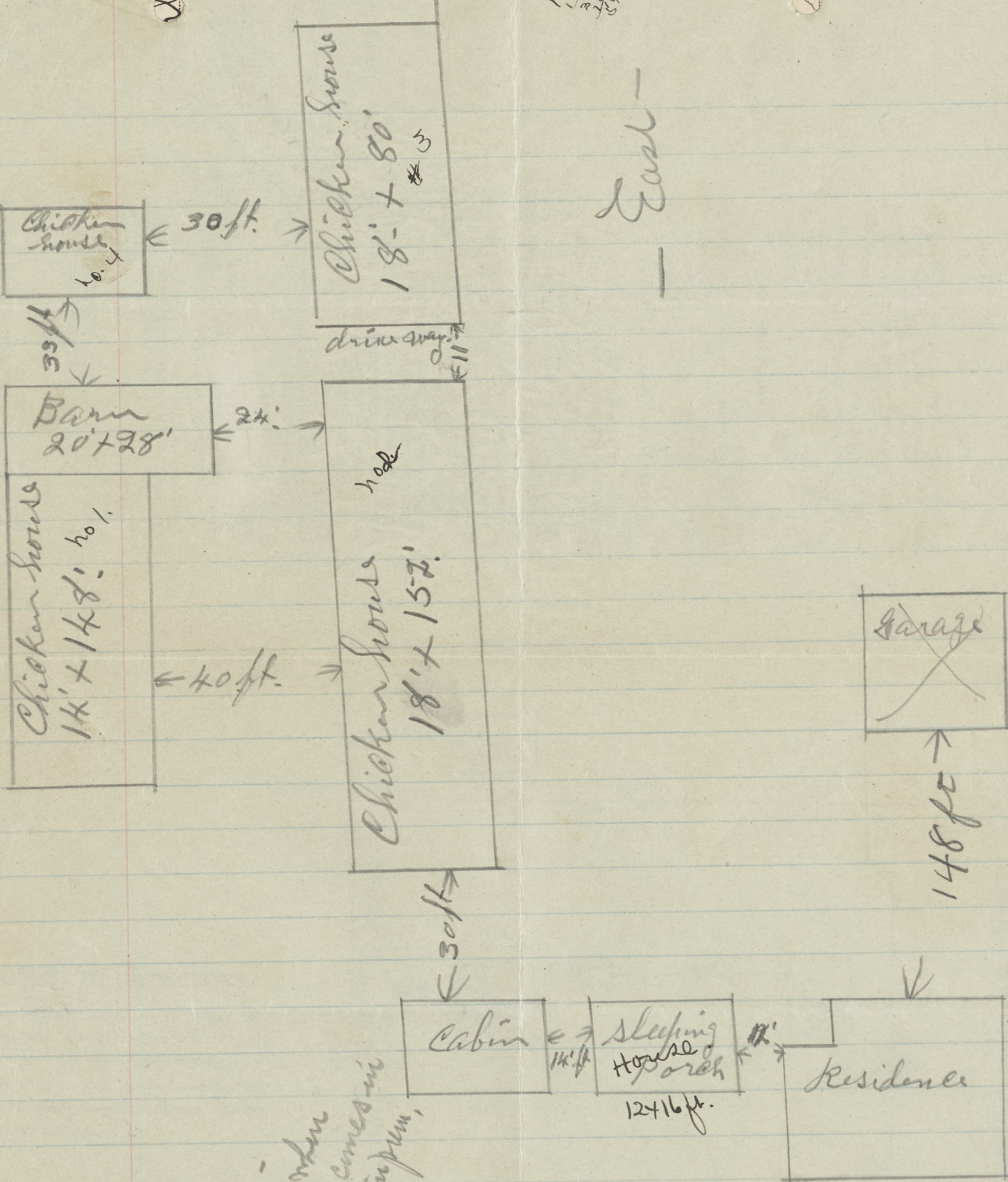
# 3821  
Inspector.

1921

President.

L. Taylor.  
Secretary.

North -



C. J. Dufford -  
See 5232 -  
Came to the office  
this morning. Comes in  
all the time.

West.

148 ft. Garage South -



No. 5232. Rate: 800 @ 18 = 145  
1800 @ 80 = 1450  
595

# APPLICATION

Of E. F. Gifford. Morgan Hill. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (2300.00) Twenty three Hundred DOLLARS, for the term  
of three years, from the 23 day of May, 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>36</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	800.	500	
On wing <u>sleeping porch</u> <u>10</u> x <u>17</u> feet, built 1918, now in repair, roof			
On house No. 2, stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On Piano	200	100	
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built 1918, now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>	200.	100	
On <u>feed. Hay and grain feeds</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage 24 x 28</u>	300	200	
On <u>Chicken house #1 8 x 70</u>	400	250	small
On <u>" #2 8 x 72</u>	450	250	small
On <u>" 3 14 x 128</u>	800	500.	
Total amount		2300	

House and Barn No. 1 being situated on Oak Glen near Paradise Valley 500.  
Morgan Hill District Santa Clara Co. Cal. 1800.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 6000.  
20 acres, worth \$ 10,000. with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Yes quite.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cloth lined tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May, 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 17.85

Total, \$ 18.85

E. F. Gifford.

APPLICANT.

Paid - May 23, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.

Repipes, extending through, double basis rate.

Whole or any part of tacked to boards and adds one third to basis

ing from 40 to 60 ft. as exposures; Rate, 20c

ft. from bldgs. classed on \$100.

otta; Rate, 25c on \$100.

pe; Rate, 35c on \$100.

ing; Rate, 25c on \$100.

r dwelling, rate with l, rate with Barn.

ached, rate at twice a c on \$100.

om 40 to 60 ft. from posures.—Rate, 35c on

than 40 ft. from build- es.—Rate, 40c on \$100.

ruit Driers (private), uses, and other out- te, 30c on \$100.

actories.—Rate, 30c on rs, etc.; Rate, 40c on

Churches; detached; ther contents of build-

buildings in which they URES

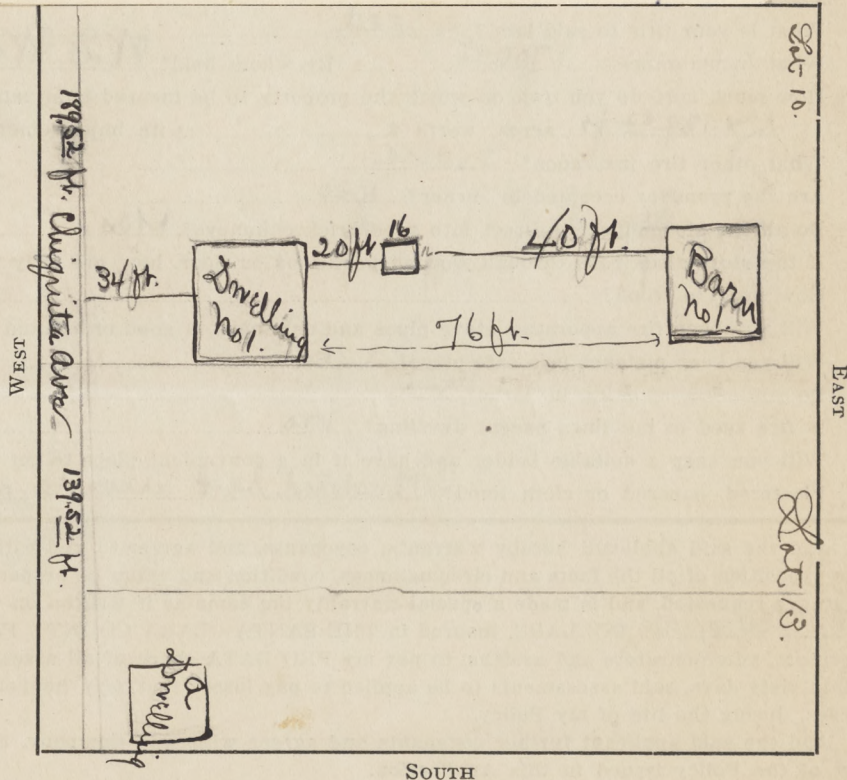
pt a barn or stable, in s not an exposure to a

stable is an exposure alling is an exposure to

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5233

# APPLICATION

OF

Carl Lindholm  
Mountain View Post Office,  
R.F.D. Box 69.

Santa Clara County, Cal.

Amount Insured \$ 2825.00

Expires 23 day of May 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 14.60

Premium - - \$ 15.60

Renewal of # 3824.  
Inspector.

Approved May 21, 1921

C. J. Peltier  
President.

Ella D. Taylor  
Secretary.



No. 5232. Rate: 800 @ 18 = 144  
1800 @ 80 = 1440  
595

# APPLICATION

Of E. N. Gifford. Morgan Hill. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of 2300.00 Twenty three Hundred DOLLARS, for the term  
 of three years, from the 23 day of may, 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>36</u> feet, built 1 <u>918</u> , now in <u>good</u> repair, <u>high</u> roof	800.	500	
On wing <u>sleeping porch</u> <u>10</u> x <u>17</u> feet, built 1918, now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built 1 <u>918</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On <u>Piano</u>	200	100	
On <u>Cancelled at request of asch. Re-written. - #5844. August 7, 1922.</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built 19 <u>18</u> now in <u>good</u> repair, <u>high</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>	200.	100	
On <u>feed. Hay and grain feeds</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Brooder used in chicken house no. 1</u>			
On <u>If no change is made rate on horse will be 25c</u>			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>300</u> , on Pump House, \$ <u>200</u>	300	200	
On <u>Garage 24' x 28'</u>	400	250	Since
On <u>Chicken house #1. 8' x 70'</u>	450	250	Since
On <u>" #2. 8' x 72'</u>	800	500.	removed - Jan. 1922
On <u>" #3. 14' x 128'</u>			
Total amount		2300	

House and Barn No. 1 being situated on Oak Glen near Paradise Valley 500.  
Morgan Hill District Santa Clara Co. Cal. 1800.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 6000.  
20 acres, worth \$ 10,000. with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Terra cotta.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? cloth lined tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May, 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 17.85

Total, \$ 18.85

E. N. Gifford.

APPLICANT.

Paid. - May 23, 1921.



No. 5233

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

i. One or more terracotta tubes, extending through roof, floor, or side-walls, adds one fifth to basis rate.

Rate, 18c on \$100.

2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate. Rate, 30c on \$100.

Rate, 30c on \$100.

3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and painted or stained.

Dec 18-22

Dear Sir

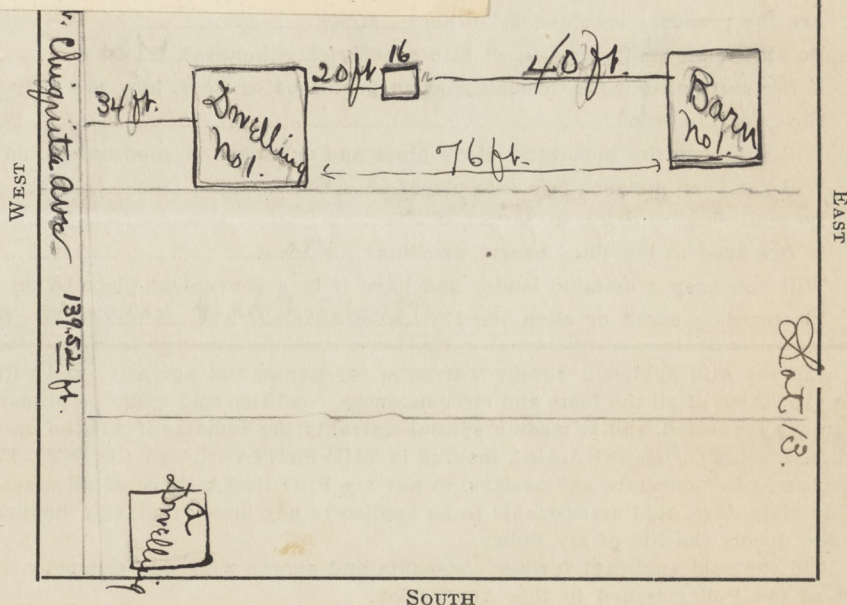
Just a card to  
let you know  
that ~~as~~ we took  
the brooder stove  
out of the <sup>chicken</sup> house  
last Friday the 10<sup>th</sup>.

And Oblige  
C. T. Gifford  
Morgan Hill  
Cal.

Feb 18-22

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Mailed



SOUTH

# APPLICATION

OF

Carl Lindholm  
P.O. Box 69.  
Mountain View Post Office.

Santa Clara County, Cal.

Amount Insured

28

Expires 23 day of May 1927

Expires 23 day of .

Policy Fee	-	-	\$.
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\$7.00

Rate Fee

17.60

## Premium

10

Renewed # 3824.

Inspector—

Approved \_\_\_\_\_ 1921

1927

President.

Secretary.



No. 5232. Rate: 800 @ 18 = 14.5  
1800 @ 18 = 4.50  
595

# APPLICATION

Of E. B. Gifford, Morgan Hill. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of 2300.00 Twenty three Hundred DOLLARS, for the term  
 of three years, from the 23 day of May, 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>34</u> feet, built 1, now in <u>good</u> repair, <u>thigh</u> roof	800.	500	
On wing <u>sleeping porch</u> <u>10</u> x <u>17</u> feet, built 1918, now in repair, roof			
On house No. 2, stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On Piano	200	100	
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built 1914, now in <u>good</u> repair, <u>thigh</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>	200.	100	
On <u>feed. Hay and grain feeds</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage 24 x 28</u>	300	200	
On <u>Chicken house #1 8 x 70</u>	400	250	
On <u>" #2 8 x 72</u>	450	250	
On <u>" #3 14 x 128</u>	800	500.	
Total amount		2300	

House and Barn No. 1 being situated on Oak flm near Paradise Valley 500.  
Morgan Hill District Santa Clara Co. Cal. 1800  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 6000.  
20 acres, worth \$ 10,000. with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Yes little.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? cloth lined tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May, 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 17.85  
 Total, \$ 18.85  
E. B. Gifford. APPLICANT.

Paid - May 23, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

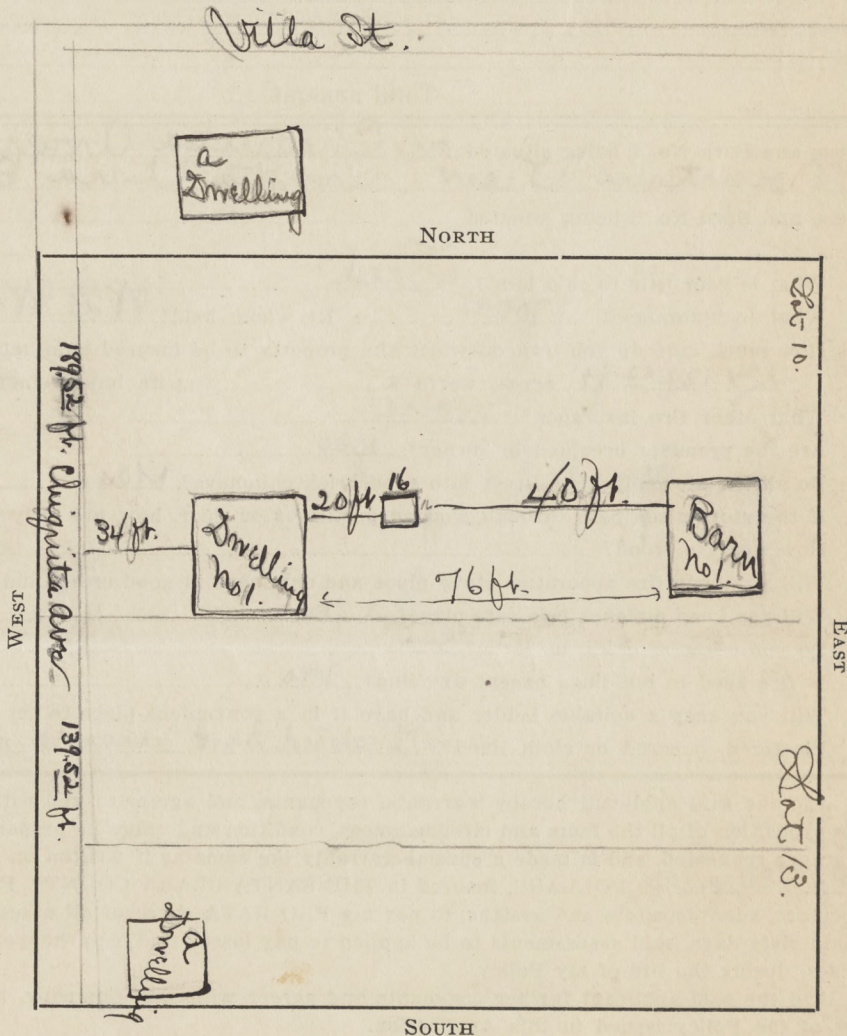
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5233

# APPLICATION

OF

Carl Lundholm  
P.O. Box 69.  
Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2825.00

Expires 23 day of May 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 14.60

Premium - - \$ 15.60

Renewal of # 3821

Inspector

Approved May 21, 1921

C. T. Pettit  
President.

Ella A. Taylor  
Secretary.



No. 5233.

Rate: 2400 @ .15 = 3.60  
425 " 30 = 127  
4.87

## APPLICATION

Of Carl Lindholm - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Eight Hundred and Twenty-five DOLLARS, for the term  
 of Three years, from the 23rd day of May 1921; if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, stories <u>1 1/2 x 1 1/2</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>crushed brick</u> roof	<u>5000</u>	<u>2000</u>	
On wing stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>crushed brick</u> roof			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>crushed brick</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tankhouse, 16 x 16 ft</u>	<u>600</u>	<u>400</u>	
On Barn No. 1, stories <u>20</u> x <u>36</u> feet, built <u>1</u> , now in <u>repair</u> , <u>asphalt brick</u> roof	<u>750</u>	<u>425</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>2825</u>	

House and Barn No. 1 being situated on Chequita Avenue, near Villa St.,  
Mountain View, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? 1700.00 By whom held? W.D. Wilkins
- How much land do you own on which the property to be insured is situated, and what is its value? lots - 1 and a part.  
1 and 139.52 ft. acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered but inside and outside

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2825 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of May 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 14.60  
 Total, \$ 15.60

Carl Lindholm APPLICANT.

Paid - May 20, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

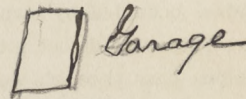
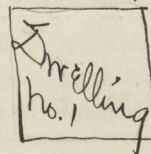
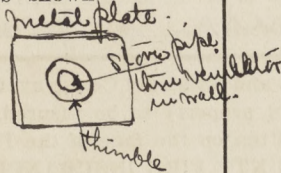
WEST

NORTH

EAST

SOUTH

San Tomas Road



50'

Los Gatos Santa Clara Co. Cal.

No. 5234

# APPLICATION

OF

J. M. Burren

Campbell. Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1400.00

Expires day of

May 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 6.30

Premium

\$ 7.30

W. A. Ross

Inspector.

Approved

May 19 1924

E. J. Pettit

President.

E. J. Taylor

Secretary.



No. 5234 Rate: 14.00 @ 15 = 2.10

Of L. W. Burron SAN JOSE, CAL., July 3 1922

The Santa Clara County Fire Insurance Company, and the said Polic M  
Having purchased of L. W. Burron the property described in  
of th Polic M No. 5234 in the Santa Clara County Fire Insurance Company, and the said Polic M  
It is u having been assigned to me by said L. W. Burron  
proper I hereby accept the said Polic M of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

On dw  
On  
On  
On ho  
On ho  
Signed B. J. Talia  
by V. E. Baugh, agent.

On  
On Piano  
On  
On  
On  
All while contained in dwelling No.  
On Windmill and Tank  
On Barn No. 1, stories, x feet, built 1, now in repair, roof  
On Barn No. 2  
On Tons of Hay  
On  
On Horses  
On Horse Wagon  
On Horse Spring Wagon  
On Horse Buggy  
On Horse Phaeton  
On  
On Harness and Robes  
All while contained in Barn No.  
On Pumping Plant, \$, on Pump House, \$  
On  
On  
On  
On  
Total amount 14.00

Expired - May 24, 1924.  
Canceled - not used.

House and Barn No. 1 being situated at North West corner of San Tomas Road  
and Santa Clara and Los Gatos Road. Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? 1500.00 By whom held? Nick and Ellen Seorsun.
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$, with improvements. Land in City Bank and Trust Co. - Los Angeles
4. What other fire insurance? none. - Furniture in another Co.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. One stove pipe passes thru partition, into the kitchen stove pipe which enters brick flue.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? By ventilator. Safely secured.
8. How near to wood? Not close to wood.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth lining on boards - papered over.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Five DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.30  
Total, \$ 7.30  
L. W. Burron APPLICANT.

Paid. - May 26, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

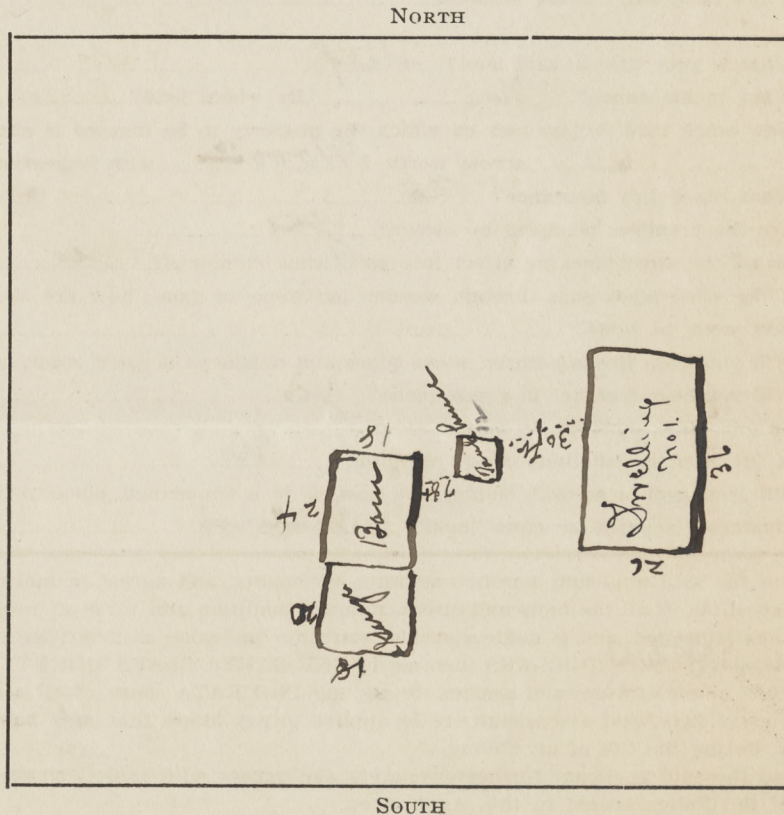
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5235.

# APPLICATION

OF

*J. L. Howard*  
*M. L. Howard*  
*Springvale* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2030.00  
Expires 2nd day of May 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 14.10  
Premium - - - \$ 15.10

*C. W. Spaulding* Inspector.

Approved May 31 1924

*C. W. Spaulding*

President.

*W. J. Taylor*

Secretary.



No. 5234 Date: 1400@15=2.10

# APPLICATION

Of L. W. Burrow Campbell Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Fourteen Hundred DOLLARS, for the term of three years, from the 24th day of May 1921; if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>Seven rooms</u> <u>Improved since</u> <u>2</u> stories <u>32</u> x <u>32</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1400.00</u>	<u>1400.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>1400</u> , on Pump House, \$			
Total amount		<u>1400</u>	

House and Barn No. 1 being situated at North-West corner of San Tomas Road and Santa Clara and Los Gatos Road. Santa Clara Co., Cal.

- House and Barn No. 2 being situated
- What is your title to said land? Deed. Nick and Ellen Scorsur.
  - What incumbrance? 1500.00 By whom held? Indus. City Bank and Trust Co. - Loss payable
  - How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ none. with improvements. Furniture in another Co.
  - What other fire insurance? none.
  - Are the premises occupied by owner? Yes.
  - Do all the stove-pipes go direct into good brick chimneys? Yes. One stove pipe passes thru partition, into the kitchen stove pipe which enters brick flue.
  - If the stove-pipes pass through wooden partitions or floor, how are they secured? By ventilator. Safely secured.
  - How near to wood? Not close to wood.
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
  - Will you keep matches in a safe place? Yes.
  - Do you allow smoking in barns? No.
  - Is fire used in buildings except dwelling? No.
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
  - Plastered, papered or cloth lined? Cloth lining on boards - papered over.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fourteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.30  
Total, \$ 7.30

L. W. Burrow APPLICANT.

Paid - May 26, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

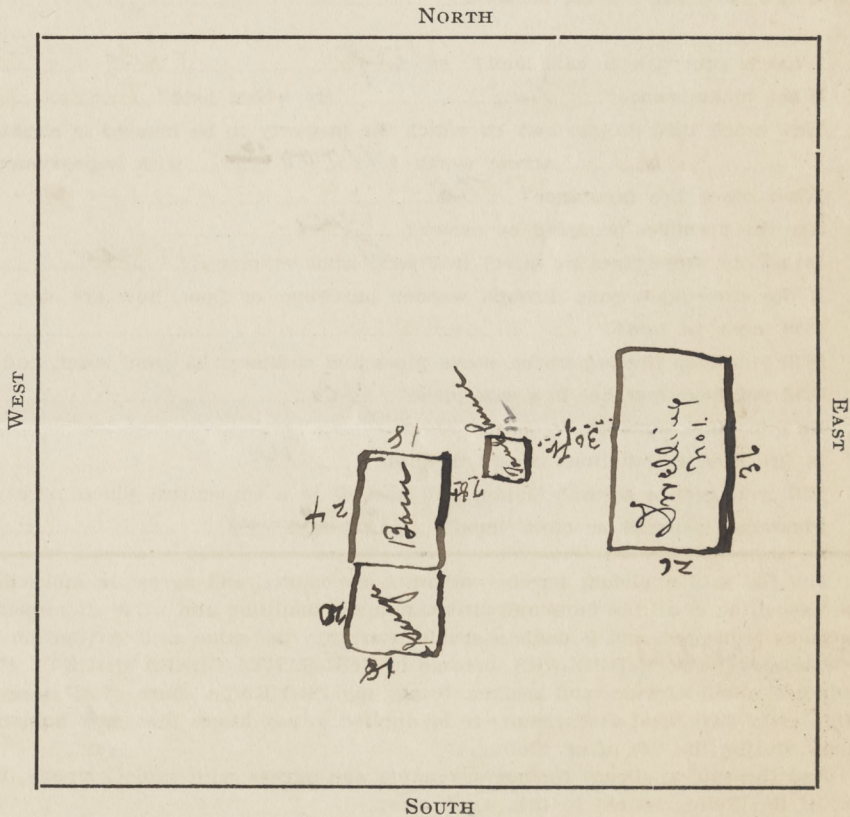
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c or \$100.  
School Houses and Churches; detached Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which the are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Having purchased of the Santa Clara County Fire Insurance Company, and the said Policy No. 2234 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said of Insurance under the conditions which it was issued, and agreed I hereby accept the said Policy to pay all legal assessments and be governed by the By-Laws of the above Association

Signed \_\_\_\_\_

Inspector.

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President.

Secretary.



# APPLICATION

Rate;  $1600 @ 20 = 320$   
 $430 \text{ " } 35 = \underline{1.50}$   
 $\underline{470}$

L. L. Koumad and M. L. Lourad  
APPLICANTS  
Per M. L. Koumad

Paid. - May 28, 1921.



# of Risks

tents, detached;  
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 40 ft. from build-  
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 Driers (private),  
 and other out-  
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 same person for  
 the buildings, tho  
 hazard, they are

OFFICE WRIGHT BUILDING  
 PHONE 134-J

RESIDENCE PHONE  
 LOS ALTOS 42-R

## M. J. WRIGHT REAL ESTATE BROKER

PENINSULAR PROPERTIES  
 LOANS, INSURANCE

SUNNYVALE, CAL., February 5, 1923

Miss Ella A. Taylor,  
 Porter Building,  
 San Jose, Calif.

Dear Miss Taylor:-

Referring to the inclosed policy you will see that  
 Mr. and Mrs. Konrad have assigned it over to Miss Delia J. Tighe.  
 Will you please sign your consent to this transfer and also at-  
 tach a mortgage clause in favor of the Konrads?

Thanking your attention to the matter, I am,

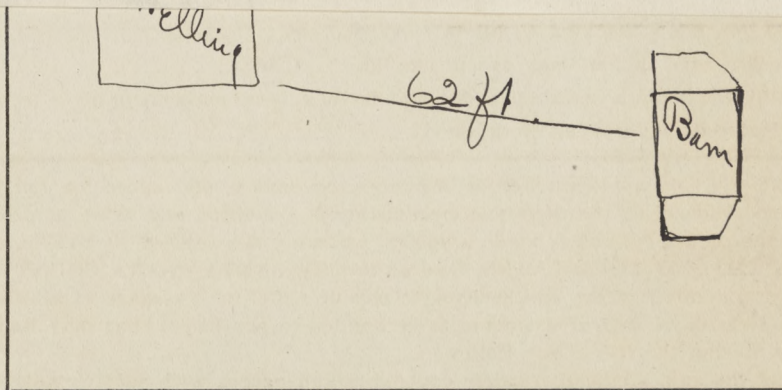
Yours very truly,

MJW/MS

*M. J. Wright*

feet; say just what each building is  
 occupied for, and mark distances in  
 figures between all buildings shown  
 on Diagram.

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No. 5236.

## APPLICATION

OF

*E. W. Lantz*  
*% A. W. Lantz (Guardian)*  
*Campbell*  
 Post Office,

Santa Clara County, Cal.

Amount Insured \$ 300.00

Expires 26 day of May 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 2.70

Premium - - \$ 3.70.

Renewal of # 2964.  
 Inspector.

Approved May 31 1924

*E. W. Lantz*  
 President.

*Ella A. Taylor*  
 Secretary.



17 1/2

M. L. Konrad No. 5285.

Rate: 1600 @ 20 = 320  
430 " 35 = 150  
470

# APPLICATION

Of J. L. Konrad & M. L. Konrad Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage  
fire, for the sum of Two thousand thirty nine DOLLARS, for the term  
of 3 years, from the 24 day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1 <u>one</u> stories <u>26</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u> <u>12</u> x <u>12</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>one</u> stories, <u>20</u> x <u>24</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>225</u>	<u>150</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Garage</u> <u>18</u> x <u>20</u> built <u>1918</u>	<u>125</u>	<u>80</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>one</u>			
On Pumping Plant, \$ <u>on Pump House, \$</u>			
On <u>expired - May 24, 1924</u>			
On <u>Canceled but valid</u>			
On <u>notice returned</u>			
Total amount <u>Two thousand thirty nine</u>		<u>2030</u>	

House and Barn No. 1 being situated on West side of Matilda Ave. between Maude Ave and Alvaro Road about one mile from Sumpale Station, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? No By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
6 acres, worth \$ 11000 with improvements.
- What other fire insurance? No
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two thousand thirty nine DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.10  
Total, \$ 15.10

J. L. Konrad and M. L. Konrad  
Per M. L. Konrad  
APPLICANT.

Paid - May 28, 1931.



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THE GUARDIAN  
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LONDON.

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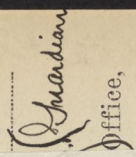
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M.L. Konrad No. 5235.

Rate: 1600 @ 20 = 320  
430 .. 35 = 1.50  
470 4.70

# APPLICATION

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SAN JOSE, CAL.,

February 6 1923.

Having purchased of J.L. and Mary L. Konrad the property described in Policy No. 5235 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said J.L. and Mary L. Konrad I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Helia J. Tighe  
by M. J. Houghton  
her agent.

Matilda Ave  
Sunnyvale

All while contained in dwelling No.

On Windmill and Tank 12 x 12

On Barn No. 1, stories, 20 x 24 feet, built 1916, now in good repair, shingle roof

On Barn No. 2

On Tons of Hay

On Garage 18 x 20 built 1918

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

On

Total amount Two thousand thirty no.

2030

House and Barn No. 1 being situated on West side of Matilda Ave. between Maude Ave and Alamo Road, about one mile from Sunnyvale Station, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? No By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 6 acres, worth \$11,000.00 with improvements.
4. What other fire insurance? No
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two thousand thirty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.10

Total, \$ 15.10

J.L. Konrad and M.L. Konrad  
Per M.L. Konrad  
APPLICANT.

Paid - May 28, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

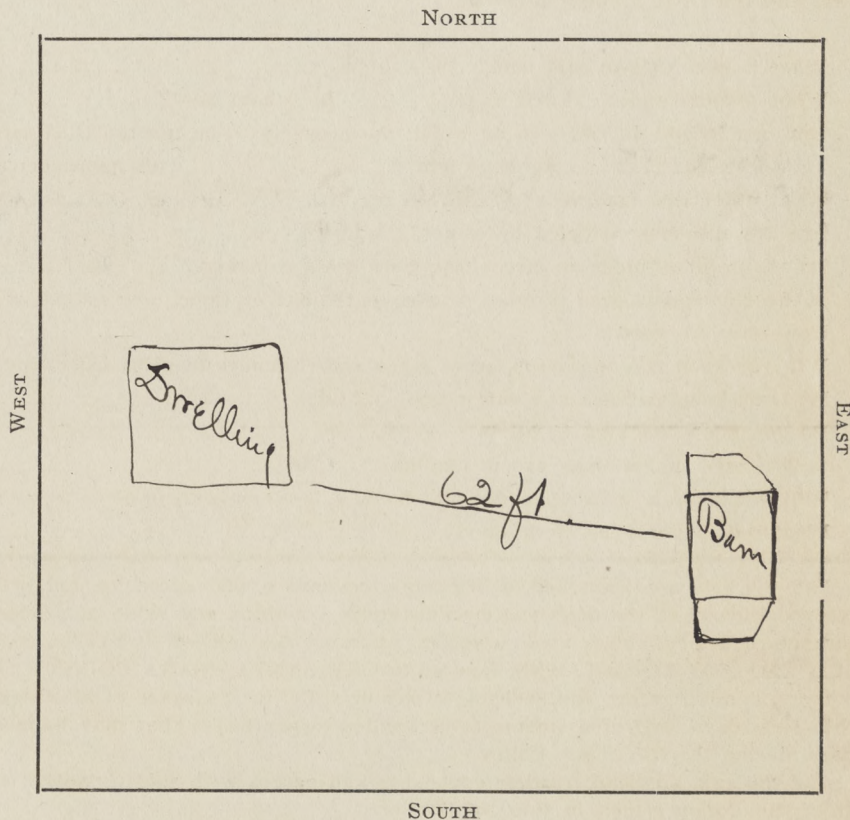
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5236.

# APPLICATION

OF

*E. N. Lantz*  
*of A. N. Lantz, Guardian*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 300.00

Expires 26 day of May 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 2.70

Premium - - \$ 3.70.

*Renewal of #2964.*  
Inspector.

Approved *May 31* 1921

*C. J. Pettit* President.

*E. A. Taylor* Secretary.



No. 5236.

Date: 300 @ 30 = 90

# APPLICATION

Of E. W. Lantz Campbell Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of Three Hundred DOLLARS, for the term of three years, from the 26th day of May 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 1 story, 52 x 48 feet, built 1886, now in repair, <u>Shing</u> roof	600	300	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		300	

House and Barn No. 1 being situated on San Jose and Los Gatos Road, in Cambrian School District, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? None. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? about 15 acres, worth \$ with improvements.
- What other fire insurance? None. - Insuring under #3981.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.70  
Total, \$ 3.70

Paid - June 2, 1921.

E. W. Lantz APPLICANT  
by Mrs. A. W. Lantz



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

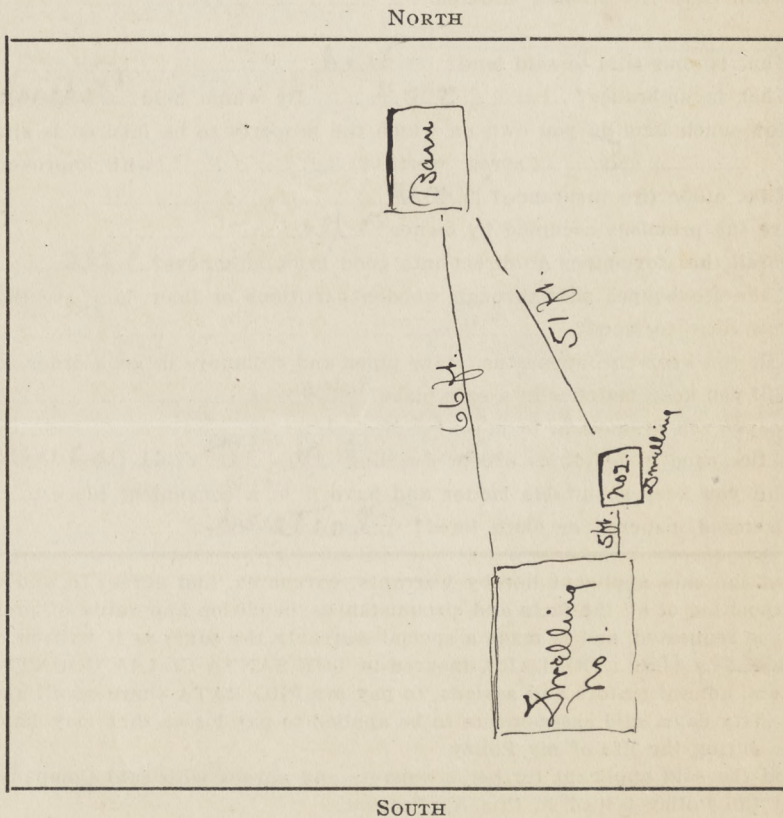
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Mailed to Bank*

WEST



SOUTH

EAST

No. 5237

# APPLICATION

OF

*Strickenburg*

*Margaret Hill* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *1806.00*

Expires *26* day of *May* 192*7*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *16.80*

Premium - - - \$ *11.80*

*Renewal of #3827* Inspector

Approved *May 19* 192*7*

*E. V. Peckham*

President.

*John A. Taylor*

Secretary.



No. 5237. Rate: 1806 @ 20 = 3.60

APPLICATION

17 ✓  
Of J.W. Strickenburg - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred and Six DOLLARS, for the term  
of three years, from the 26th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 26 x 46 feet, built 1918, now in good repair, <sup>crushed brick</sup> roof	1550	1000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 2 stories 12 x 12 feet, built 1915, now in good repair, tin roof	210	140	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	466	
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. 1 and 2			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		1806	

Expired - May 26. 1924  
Canceled - not renewed  
Canceled

House and Barn No. 1 being situated on Lycamore Ave. 2 1/2 miles South of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? 1500.00 By whom held? Federal Land Bank of Berkeley - "Loan payable"
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.5 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no (House has used as part of No. 1.)
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1806 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80

J.W. Strickenburg APPLICANT.  
Paid - May 18. 1921.  
Paid - June 2. 1921.



Journal of  
#3832  
**Classification of Risks**

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

**DEFICIENCIES.**

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through

**NOTICE TO INSURERS**  
On diagram show all insured, and all exposures in feet; say just what each is occupied for, and mark figures between all buildings on Diagram.

No. 5238.

**APPLICATION**

OF

*W. S. Rifeberg*  
*Chairman* Post Office,  
Santa Clara County, Cal.

Insured \$ 1745.00  
day of May 1924  
Rate Fee - - \$ 10.75  
- - - - \$ 11.75

*Inspector.*

*May 31* 1924

*President.*

*Ella A. Taylor*  
Secretary.

**OFFICE OF THE**

**Santa Clara County Fire Insurance Co.**

Phone San Jose 1377-J

Room 10 Porter Building

San Jose, Calif., *May 9* 1924

Mr. *D. W. Strickenburg*

Dear Sir:

Your Policy, No. 5237, issued by the above  
named Company *May 26* 1924, for a term of 3  
years, will expire *May 26* 1924.

We presume, as a matter of economy, you desire to renew  
the same. If so, you will please call on the Secretary any time before  
the date of expiration.

Yours respectfully,

*Ella A. Taylor*  
Secretary

*We are enclosing copy of old application. Please sign and return to us - make any necessary changes thereon. We are notifying you early so we may have plenty of time to send policy to the bank by 25th of May. Our rates raised 1/2 yrs ago to half of the Standard Co. rates.*

a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

*Pumping plant a distance away -*  
SOUTH



17 ✓  
Of J.W. Strickenburg - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred and Six DOLLARS, for the term  
of three years, from the 26th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>46</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>crushed brick</u> roof			
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	1550	1000	
On <u>      </u>			
On house No. 2 <u>2</u> stories <u>12</u> x <u>12</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>tin</u> roof	210	140	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	466	
On <u>      </u>			
On Piano	300	200	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>1 and 2</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		1806	

House and Barn No. 1 and 2 being situated on Lycamore Ave. 2 1/2 miles South of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? 1500.00 By whom held? Federal Land Bank of Berkeley -
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements. 2000 payable
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No - (House has used as part of No. 1.)
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1806 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.80

Total, \$ 11.80

Paid - May 18, 1921.

Paid - June 2, 1921.

J.W. Strickenburg APPLICANT.



No. 5238.

# APPLICATION

OF

*W. E. Rippey*  
*Mountain View* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1745.00

Expires day of

*May* 192*1*

Policy Fee

\$ 1.00

Rate Fee

\$ 10.75

Premium

\$ 11.75

Inspector.

*Geo. L. Huber*

Approved

*May 31* 192*1*

*E. J. Pettit*

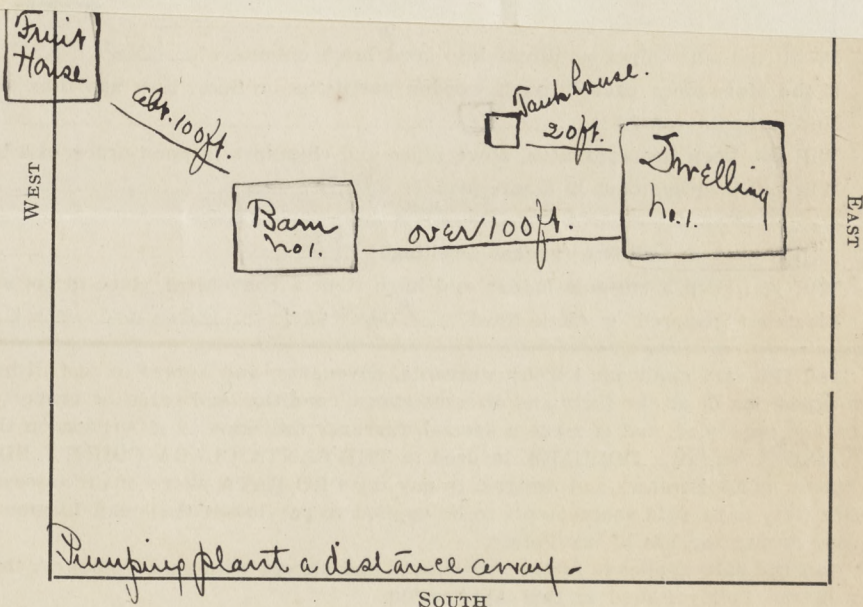
President.

*Ella A. Taylor*

Secretary.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



*Ella A. Taylor*

I do not  
wish to renew  
this policy

Your truly  
J. W. Strickland  
Merchantile  
May 12



No. 5237. Rate: 1806 @ 20 = 360

# APPLICATION

Of J.W. Strickenburg Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred and Six DOLLARS, for the term  
 of three years, from the 26th day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>46</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>crushed</u> roof	1550	1000	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>brick</u> roof			
On house No. 2 <u>2</u> stories <u>12</u> x <u>12</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>tin</u> roof	210	140	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	466	
On Piano	300	200	
On			
On			
On			
On			
All while contained in dwelling No. <u>1 and 2</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$			
On Pump House, \$			
On			
On			
On			
On			
Total amount		1806	

House and Barn No. 1 being situated on Sycamore Ave. 2 1/2 miles South of Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? 1500 By whom held? Federal Land Bank of Berkeley - 20% payable
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no (House has used as part of No. 1.)
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1806 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.80

Total, \$ 11.80

Paid - May 18, 1921.

paid - June 2, 1921.

J.W. Strickenburg APPLICANT.



Revised of # 3832.

# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

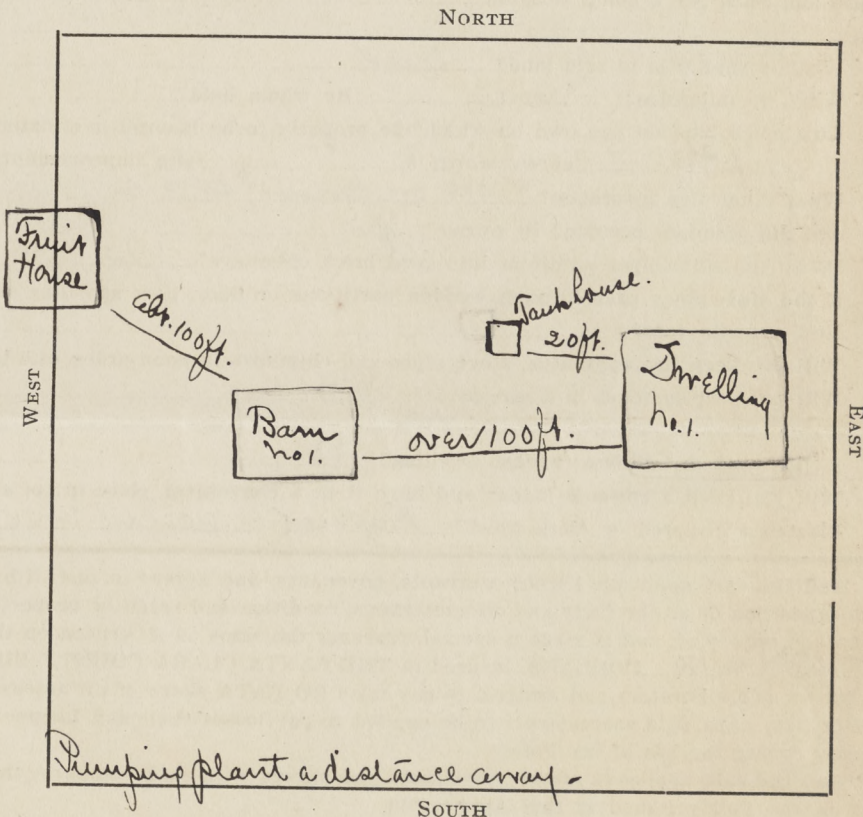
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5238.

# APPLICATION

OF

*W.E. Rifeberg*  
*Mountain View* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1745.00

Expires 28 day of May 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.75

Premium - - - \$ 11.75

*Geo. L. Culver*

Inspector.

Approved May 31" 1921

*E. J. Pettit*

President.

*Edna Taylor*

Secretary.



No. 5238.

Date: 1100 @ 15 = 1.65  
645 " 30 = 1.93  
3.58

# APPLICATION

Of W.E. Rippey - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventeen Hundred and Forty-five DOLLARS, for the term  
of three years, from the 28th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories <u>24</u> x <u>48</u> feet, built 1....., now in <u>land</u> repair, <u>Shingle</u> roof	<u>2600</u>	<u>700</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank, <u>Fruit house and Engine</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, 2 stories, <u>16</u> x <u>40</u> feet, built 1....., now in <u>land</u> repair, <u>Shingle</u> roof	<u>800</u>	<u>300</u>	
On Barn No. 2 <u>and Shed, 18 x 22 ft. - Rustic finish and floored</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, <u>Electric motor and</u> on Pump House, \$-	<u>400</u>	<u>200</u>	
On <u>Fruit House and Cutting Shed, 18 x 24 ft. -</u>	<u>75</u>	<u>50</u>	
On <u>650 trays, bricks, and tracks, in Cutting Shed</u>	<u>175</u>	<u>85</u>	
On <u>100 fruit boxes</u>	<u>15</u>	<u>10</u>	
On			
Total amount	<u>4665</u>	<u>1745</u>	

House and Barn No. 1 being situated Ada Ave. about One a. in M. V.  
Rate: 20¢ Time: 11 mo.

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance the following described property, the same to be added to and become a part of  
Policy No. 38 which I now hold in my name, and this insurance to expire at the same time  
as said by No. 5238

	Valuation	Am't Insured
On Dwelling - <u>additional</u> - When Built? ..... Dimensions ..... Condition .....	<u>3000</u>	<u>1300</u>
On Barn - <u>additional</u> - When Built? ..... Dimensions ..... Conditions .....		<u>200</u>
On		
On		
On		

Amount at \$, 1500.00 Premium, \$ 3.10 Paid June 28, 1923. Survey, \$ ..... Total, \$ .....  
Dated this first day of July, 1923.  
Agent W.E. Rippey Applicant W.E. Rippey  
Policy Fee, \$ 1.00  
Rate Fee, \$ 10.75  
Total, \$ 11.75  
Paid - May 28, 1921.  
The undersigned is affixed, this 27 day of May 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

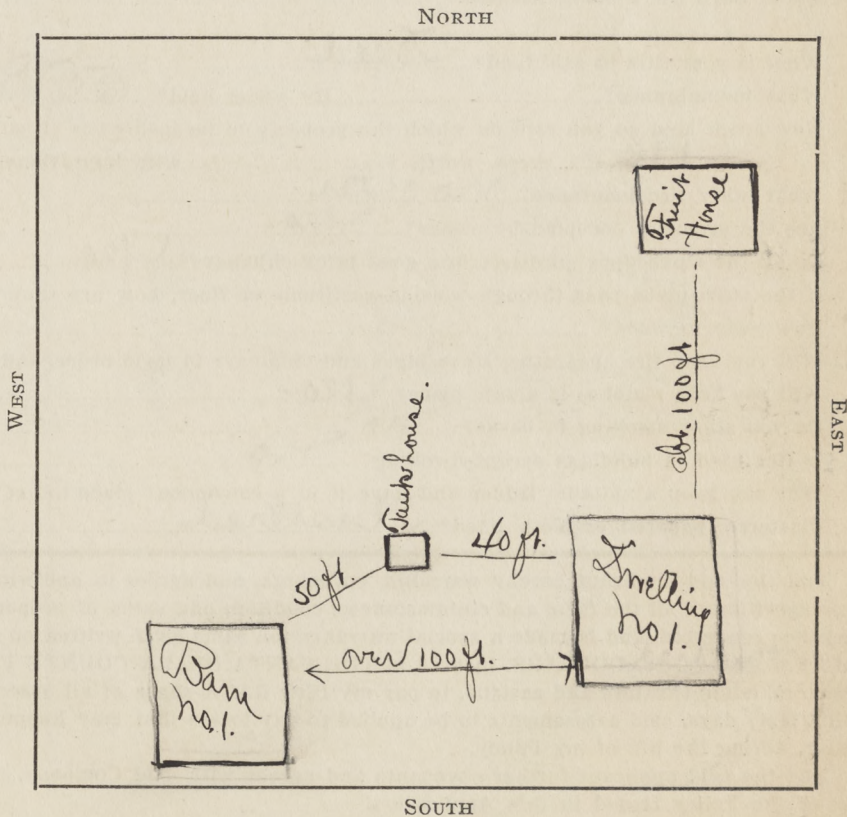
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5239

# APPLICATION

OF

*A. F. Bentel*  
*Campbell*  
*Meridian Rd. Box 51.*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2500.00*

Expires *29* day of *May* 192*3*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$

Premium - - - \$

*Renewal of #3829.*  
Inspector.

Approved *May 31* 192*1*

*E. J. Pettit*  
President.

*Edna Taylor*  
Secretary.



No. 5238.

Rate: 1100 @ 15 = 165  
645 " 30 = 193  
3.58

## APPLICATION

Of W.E. Rippey - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seventeen Hundred and Forty-five DOLLARS, for the term  
 of three years, from the 28th day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>48</u> feet, built 1....., now in <u>1st</u> repair, <u>Shingle</u> roof	2600	700	
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank, <u>Fruit house and Engine</u>	300	200	
On Barn No. 1, <u>2</u> stories, <u>18</u> x <u>40</u> feet, built 1....., now in <u>2nd</u> repair, <u>Shingle</u> roof	800	300	
On Barn No. 2 <u>and Shed, 18x22 ft. - Rustic finish and floored</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, <u>Electric Motor and</u> on Pump House, \$-	400	200	
On <u>Fruit House and Cutting Shed, 18x24 ft. -</u>	75	50	
On <u>650 bags, trucks, and tracks, in Cutting Shed</u>	175	85	
On <u>100 fruit boxes -</u>	15	10	
On			
Total amount	4665	1745	

*Expensed - May 28, 1924.*  
*Reverend - #*

House and Barn No. 1 being situated 1/2 Acre, about One mile North-East of  
Mountain View, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

What is your title to said land? Deed  
 What incumbrance? None By whom held?  
 How much land do you own on which the property to be insured is situated, and what is its value?  
1 2/3 acres, worth \$..... with improvements.  
 What other fire insurance? \$1,000 on House, \$200 on Barn, in 1st term of 1894.  
 Are the premises occupied by owner? Yes  
 Do all the stove-pipes go direct into good brick chimneys? Yes  
 If the stove-pipes pass through wooden partitions or floor, how are they secured?  
 How near to wood?  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
 Will you keep matches in a safe place? Yes  
 Do you allow smoking in barns? No  
 Is fire used in buildings except dwelling? No  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
 Plastered, papered or cloth lined? Papered + ceiled over lead - Leaving a lead  
to boards - papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
4500.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs  
 utors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
 in sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex  
 es, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur  
 the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 , and no gasoline except that contained in said reservoirs shall be kept within the building.

N WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.75  
 Total, \$ 11.75

Paid - May 28, 1921.

W.E. Rippey

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

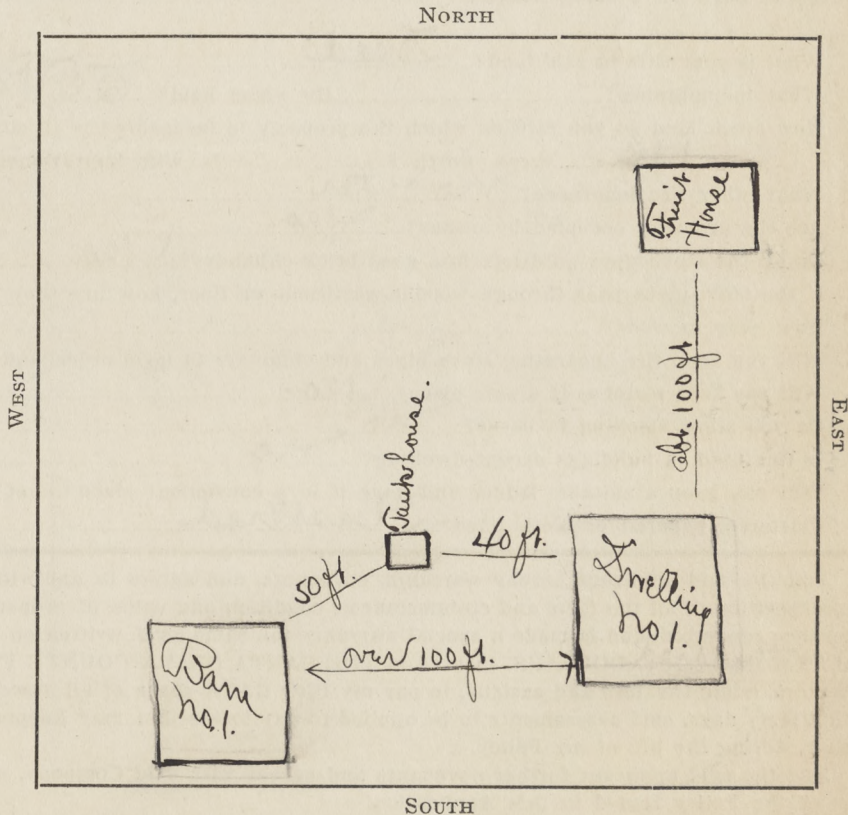
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5239

# APPLICATION

OF

*J. F. Bentel*  
*Campbell*  
*Meidiana Rd.*  
*Box 51.*  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ *2500.00*

Expires *29* day of *May* 192*3*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ -

Premium - - - \$ -

*Renewal of #3829.*  
Inspector.

Approved *May 31* 192*1*

*E. J. Pettit*  
President.

*Edna Taylor*  
Secretary.



No. 5239.  
**APPLICATION**

Rate: 3750 @ 15 = 562  
750 @ 30 = 225  
787

Of W. F. Bentel - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred and 00/100 DOLLARS, for the term  
of two years, from the 29th day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>40</u> x <u>54</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	6000	3600	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank and Tank house, Gas Engine and Tools	300	150	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>50</u> feet, built 1 _____, now in <u>good</u> repair, <u>Shingle</u> roof	1000	500	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Fruit House, 24 x 32 ft.</u>	500	250	
On _____			
On _____			
Total amount _____		4500	

House and Barn No. 1 being situated on West side of Meridian Road, South of Hamilton Ave., Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? \_\_\_\_\_ By whom held? E. J. Pettit - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
13 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? no other.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.75  
Total, \$ 16.75

W. F. Bentel APPLICANT.

Paid - June 15, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

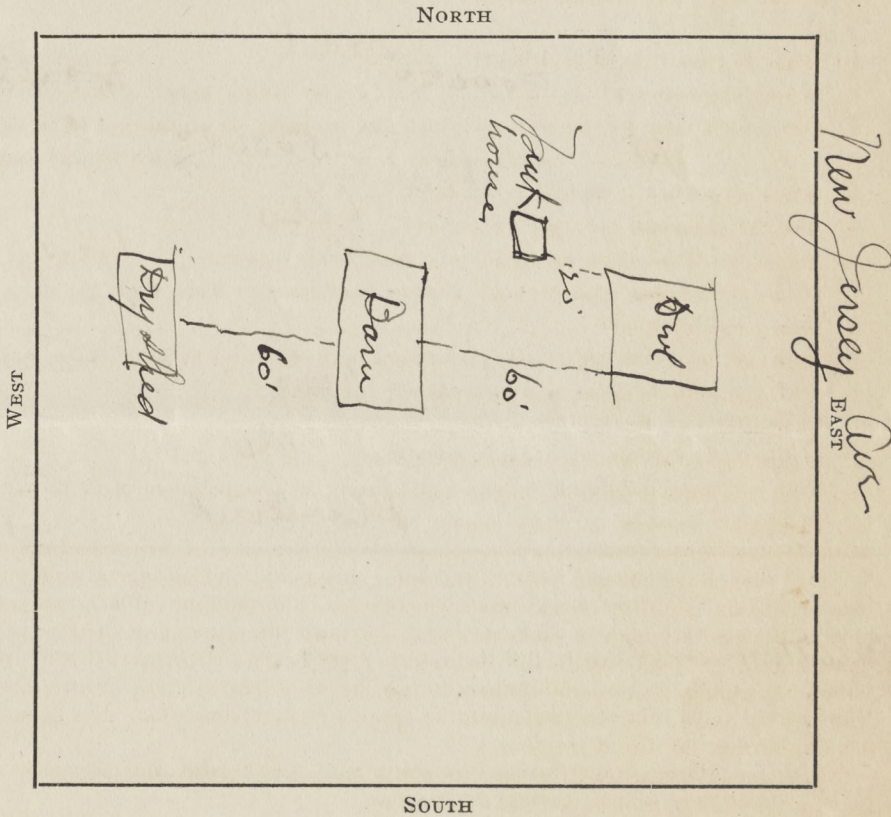
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5240.

# APPLICATION

OF

A. W. E. Della Hocking.  
Box 34 - New Jersey Ave.  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00  
Expires 29 day of May 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 15.75  
Premium - - - \$ 16.75

M. A. Reed.  
Inspector.

Approved May 2nd 1924  
C. J. DeWitt.  
President.

Ella A. Taylor.  
Secretary.



No. 5240.

Rate: 2500 @ 15 = 3.75  
500 " 30 = 1.50  
5.25

## APPLICATION

Of J. W. Hocking Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three thousand (\$3000.00) DOLLARS, for the term  
 of three years, from the 29<sup>th</sup> day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>one</u> stories <u>28</u> x <u>48</u> feet, built <u>1914</u> , now in <u>gd.</u> repair, <u>shg.</u> roof	<u>3000.00</u>	<u>2000.00</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>in dwelling No 1</u>	<u>750.00</u>	<u>500.00</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>26</u> x <u>48</u> feet, built 1, now in <u>gd.</u> repair, <u>shg.</u> roof	<u>750.00</u>	<u>500.00</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3000.00</u>		

House and Barn No. 1 being situated about 2 mi. S.E. of town of Campbell  
on W. side of New Jersey Ave. near Foxworthy Road.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 13000.00 By whom held? Jo. Lopez, Bank of Italy - Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ 25000.00 with improvements. Jan. 9, 1923.
- What other fire insurance? No
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of May 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.75  
 Total, \$ 16.75

Paid - June 9, 1921.

J. W. Hocking Campbell APPLICANT.  
Belle Hocking



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.

2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 20c on \$100.

whole or any part of  
tacked to boards and  
adds one third to basis

ing from 40 to 60 ft.  
as exposures; Rate, 20c

40 ft. from bldgs. classed  
5c on \$100.  
cotta; Rate, 25c on \$100.  
pipe; Rate, 35c on \$100.  
ining; Rate, 25c on \$100.  
ar dwelling, rate with  
rn, rate with Barn.

etached, rate at twice a  
30c on \$100.  
from 40 to 60 ft. from  
exposures.—Rate, 35c on

ss than 40 ft. from build-  
ures.—Rate, 40c on \$100.  
Fruit Driers (private),  
houses, and other out-  
ate, 30c on \$100.

Factories—Rate, 30c on  
ers, etc.; Rate, 40c on

Churches; detached;  
other contents of build-  
buildings in which they

## SURES

ept a barn or stable, in  
is not an exposure to a  
r stable is an exposure  
elling is an exposure to

buildings, adjoining or  
by the same person for  
that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

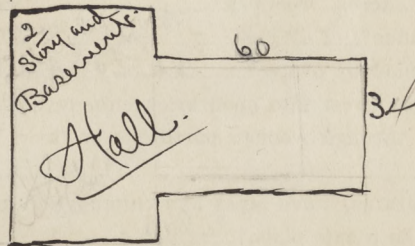
## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

*Insured with 30c statement.*

WEST

Auto St. H.



EAST

SOUTH

No. 5241

# APPLICATION

Trustees of  
Cupertino Lodge, D.O.F. No. 70.  
Cupertino  
John Montgomery  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4300.00  
Expires 31 day of May 1926.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 64.50  
Premium - - - \$ 65.50

Inspector:

Approved Paul Jones May 31 1926  
Inspector

C. J. Pettit  
President

John A. Taylor  
Secretary



No. 5240.

Rate: 2500 @ 15 = 375  
500 " 30 = 150  
525

## APPLICATION

Of J. W. Hocking Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three thousand (\$3000.00) DOLLARS, for the term  
 of three years, from the 29<sup>th</sup> day of May 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>one</u> stories <u>28</u> x <u>48</u> feet, built <u>1914</u> , now in <u>gd.</u> repair, <u>shg.</u> roof	<u>3000.00</u>	<u>2000.00</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>in dwelling No. 1</u>	<u>750.00</u>	<u>500.00</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>26</u> x <u>48</u> feet, built <u>1</u> , now in <u>gd.</u> repair, <u>shg.</u> roof	<u>750.00</u>	<u>500.00</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>3000.00</u>		

House and Barn No. 1 being situated about 2 mi. S.E. of town of Campbell  
on W. side of New Jersey Ave. near Foxworthy Road.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? 13000.00 By whom held? Jo. Lopes, Bank of Italy - Los Angeles
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 23000.00 with improvements. Jan. 9, 1923.
4. What other fire insurance? No
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? Yes
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of May 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 15.75Total, \$ 16.75

Paid - June 9, 1921.

J. W. Hocking Campbell APPLICANT.  
Belle Hocking



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis

from 40 to 60 ft.  
exposures; Rate, 20c

from bldgs. classed  
\$100.

Rate, 25c on \$100.  
Rate, 35c on \$100.

Rate, 25c on \$100.  
Rate, 25c on \$100.

Rate, 25c on \$100.  
Rate, 25c on \$100.

Rate, 25c on \$100.  
Rate, 25c on \$100.

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Rate, 25c on \$100.  
Rate, 25c on \$100.

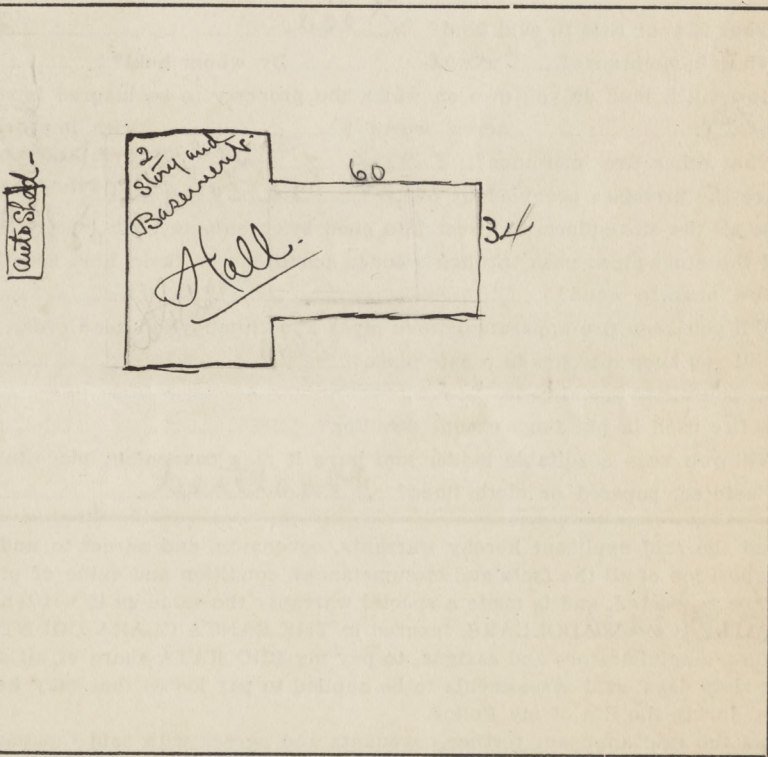
Rate, 25c on \$100.  
Rate, 25c on \$100.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Insured with Sal. Statement.

WEST



SOUTH

EAST

No. 5241.

## APPLICATION

Trustees of

Expertins Lodge, D.O.F., No. 70.

Expertins Post Office,

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4300.00

Expires 31 day of

May 1926.

Policy Fee

\$ 1.00

Rate Fee

\$ 64.50

Premium

\$ 65.50

Inspector.

Approved

Paul Jones, May 31, 1926

C. J. Feltz, President.

President.

E. A. Taylor, Secretary.

Secretary.



No. 5240.

Rate: 2500 @ 15 = 375  
500 " 30 = 150  
5.25

## APPLICATION

Of J. W. Hocking Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of three thousand (\$3000.00) DOLLARS, for the term  
 of three years, from the 29<sup>th</sup> day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>one</u> stories <u>28</u> x <u>48</u> feet, built <u>1914</u> , now in <u>gd.</u> repair, <u>slg.</u> roof	<u>3000.00</u>	<u>2000.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>in dwelling No. 1</u>	<u>750.00</u>	<u>500.00</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>2</u> stories, <u>26</u> x <u>48</u> feet, built 1....., now in <u>gd.</u> repair, <u>slg.</u> roof	<u>750.00</u>	<u>500.00</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On ..... Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On <u>Multiplied</u> .....			
Total amount .....	<u>3000.00</u>		

House and Barn No. 1 being situated about 2 mi. S.E. of town of Campbell  
on W. side of New Jersey Ave. near Foxworthy Road.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? 18000.00 By whom held? Joe. Lopez, Bank of Italy - Los Angeles
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ 25000.00 with improvements. June 9, 1923.
4. What other fire insurance? No
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of May 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 15.75Total, \$ 16.75

Paid - June 9, 1921.

J. W. Hocking Campbell APPLICANT.  
Belle Hocking



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

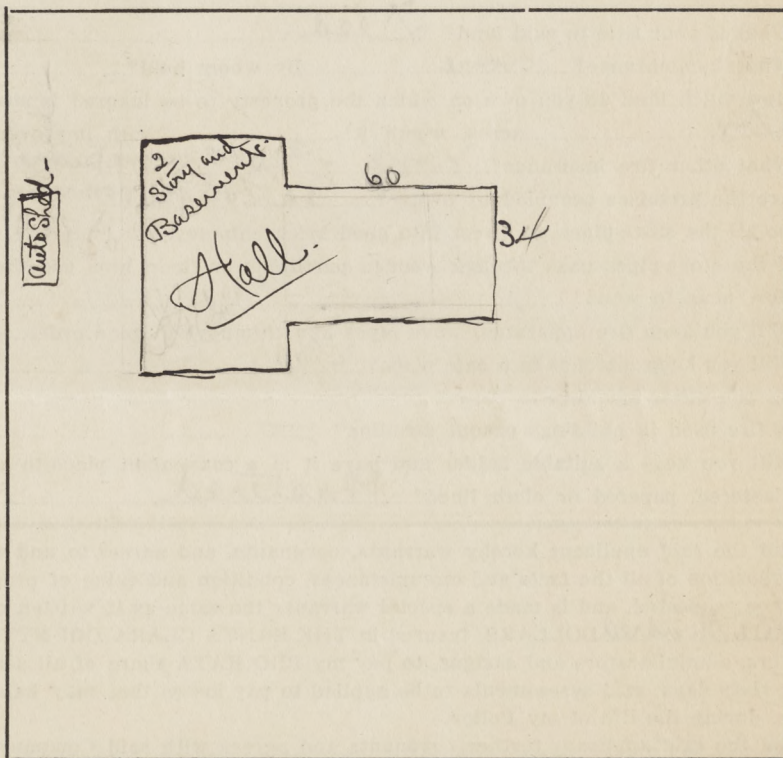
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Insured - mit Sal. statement.*

WEST



No. 5241.

# APPLICATION

Trustees of  
Carpenters Lodge, D.O.F., No. 70.  
John Montgomery -  
Carpenters Post Office,

Santa Clara County, Cal.

Amount Insured \$ 4300.00

Expires 31 day of May 1926.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 64.50

Premium - - - \$ 65.50

Inspector.

Approved

Paul Jones May 31st 1926

C. J. Pettit.

President.

John A. Taylor.

Secretary.



Rate:  $1/300 @ .30 = 12.90$

Trustees of

Of Superior Lodge, I. O. O. F. No. 70, Capetown Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Three Hundred — DOLLARS, for the term  
 of Five years, from the 31st day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

Hall Bldg				\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1	2	stories	94 x 34 feet, built 1....., now in..... repair, Shingle roof	6000	4000	
On wing		stories	x..... feet, built 1....., now in..... repair, roof			
On						
On house	No. 2	stories	x..... feet, built 1....., now in..... repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions						
On						
On Piano, chairs, carpets, and other furniture and fixtures, and paraphernalia					300	
On						
On						
All while contained in dwelling No. 1						
On Windmill and Tank						
On Barn No. 1,		stories,	x..... feet, built 1....., now in..... repair, roof			
On Barn No. 2						
On		Tons of Hay				
On						
On		Horses				
On		Horse Wagon				
On		Horse Spring Wagon				
On		Horse Buggy				
On		Horse Phaeton				
On						
On Harness and Robes						
All while contained in Barn No.						
On Pumping Plant, \$....., on Pump House, \$.....						
On						
On						
On						
On						
On						
Total amount					4300	

House and Barn No. 1 being situated on Saratoga and Mountain View Road, near  
Cupertino Store, Santa Clara Co., Cal.

House and Barn No. 2 being situated.....

1. What is your title to said land? Seed.
2. What incumbrance? none. By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 or 3 2 or 3 acres, worth \$ \_\_\_\_\_ with improvements and fixtures and robes.
4. What other fire insurance? none. - \$200.00 on one piano insured by Deborah Lodge, under
5. Are the premises occupied by owner? As Lodge rooms. Policy # 4682.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? —
12. Is fire used in buildings except dwelling? —
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *Forty Three Hundred* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of May 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 64.50

Total, \$ 65.50.

Trustees.

Olrich  
H. Ver

APPLICANT.

Total, \$ 65.30.  
\$ 45.00 - May 26, 1921. Paid.  
\$ 20.30 June 9, 1921 -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

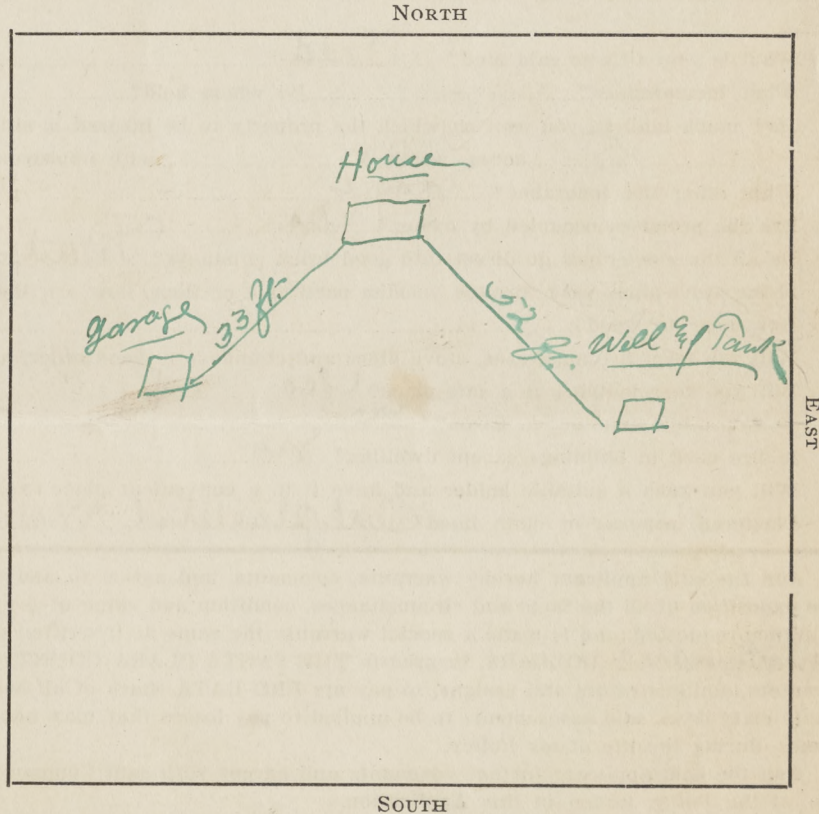
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

NORTH

EAST

No. 5242.

# APPLICATION

OF

Mr. May Newman Smith  
Box 350 -  
Mountain View Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ 2200.00

Expires 31 day of May 1926

Policy Fee - - \$ 1.00

Rate Fee - - \$ 19.00

Premium - - \$ 20.00

W. H. Stevens, Inspector.

Approved May 31st 1926

E. J. Pettit, President.

Ella A. Taylor, Secretary.



No. 5242. Rate: 2000 @ .15 = 3.00  
200 @ .40 = .80  
3.80

# APPLICATION

Of May Hyman Smith - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
 of five years, from the 31st day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>Six rooms - Bungalow - 2</u> stories <u>25</u> x <u>60</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>Shingled</u> roof	<u>3000</u>	<u>2000</u>	
On <u>enclosed Porch</u> stories <u>10</u> x <u>25</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>800</u> , on Pump House, \$ <u>200</u>			
On <u>Garage, 12 x 24 ft. - Shingled roof - Rustic</u>	<u>800</u>	<u>200</u>	
Total amount	<u>3300</u>	<u>2200</u>	

House and Barn No. 1 being situated on Levin Avenue, 3 miles from Mountain View, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres worth \$ none with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Patent flues, terra-cotta in gal. iron.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Safely secured - new
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Part plastered; natural redwood paneling

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.00  
 Total, \$ 20.00

May Hyman Smith APPLICANT.



Risks

No. 5243

LOCATION

OF

Fugh,  
Bell Hamilton and,  
Post Office,

Clara County, Cal.

\$ 500.00

of May 1922.

\$ 1.00

\$ 1.75

\$ 2.75

Exp # 4770.

Inspector.

Vol 4" 1921

Pattit.

President.

Taylor.

Secretary.

Mountain View Calif.  
June 6th '21

Miss Ella A. Taylor  
San Jose, Calif.

Dear Miss Taylor:-

your letter of 4th inst. came to hand to-day and I was surely surprised at the turn of affairs, in regard to the May Wyman Smith Insurance. Surely some out-side influence has been brought to bear on them & change their minds so suddenly.

We will try and forget it - but at the same time we feel that we did the best we could, to have them properly insured.

Candidly I do not think their home is worth more than \$3000.00 and of course in that case could not be insured for but \$2000.00 or  $\frac{2}{3}$  its value.

House, no. 1.

Barn no. 1.

SOUTH



# APPLICATION

No. 5242.

Rate: 2000 @ .15 = 3.00  
200 @ .40 = .80  
3.80

Of May Hyman Smith - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
of five years, from the 31st day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>six rooms - Bungalow - 2</u> stories <u>25 x 60</u> feet, built 19 <u>19</u> , now in <u>good</u> repair, <u>Shingled</u> roof	<u>3000</u>	<u>2000</u>	
On <u>enclosed porch</u> stories <u>10 x 25</u> feet, built 1 <u>9</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 stories <u>x</u> feet, built 1 <u>9</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>x</u> stories, <u>x</u> feet, built 1 <u>9</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>800</u> , on Pump House, \$ <u>200</u>			
On <u>Garage, 12 x 24 ft. - Shingled roof - Rustic</u>	<u>800</u>	<u>200</u>	
Total amount.	<u>3800</u>	<u>2200</u>	

*Canceled - June 4, 1921.  
Should not accept amount.*

House and Barn No. 1 being situated on Leroy Avenue, 3 miles from Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres, worth \$5000 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Patent flues, terra-cotta in gal. iron.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Safely secured - new.
- How near to wood? Yes.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Part plastered; natural redwood paneling.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 19.00  
Total, \$ 20.00

May Hyman Smith, APPLICANT.



43

CATION

OF

Fugh,  
U. Hamilton and,  
Post Office,

County, Cal.

\$500.00

May 1922.

\$ 1.00

\$ 1.75

\$ 2.75

of #4770.  
Inspector.

of 4" 1921

at.

President.

Taylor.

Secretary.

What little work I did, amounts to little,  
I did it to help them get a good insurance  
and at the same time strengthen our Co.  
that much more for the more we get  
the stronger we are.

I am sorry it has given you so much  
work, and to have it come out as it  
has, it is too bad.

I feel that we should not value property  
too high, when insurance is wanted, for it  
might tempt some to do fraud.

Next time I hope we will be more  
successful, in landing our clients, but  
not at the expense of our Company.

Thanking you for your letter.

I am respectfully

Wm. H. Hume

Chicken  
House, No. 1.

Barn  
No. 1.

SOUTH



# No. 5242.      Rate: 2000 @ .15 = 3.00 200 @ .40 = .80 3.80 APPLICATION

Of May Hyman Smith - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
 of five years, from the 31st day of May 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>25</u> x <u>60</u> feet, built 19 <u>19</u> , now in <u>good</u> repair, <u>Shingled</u> roof	<u>3000</u>	<u>2000</u>	
On <u>enclosed porch</u> stories <u>10</u> x <u>25</u> feet, built 1 <u>9</u> , now in <u>..</u> repair, <u>..</u> roof			
On .....			
On house No. 2 stories <u>..</u> x <u>..</u> feet, built 1 <u>..</u> , now in <u>..</u> repair, <u>..</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>..</u> stories, <u>..</u> x <u>..</u> feet, built 1 <u>..</u> , now in <u>..</u> repair, <u>..</u> roof			
On Barn No. 2 .....			
On <u>..</u> Tons of Hay .....			
On .....			
On <u>..</u> Horses .....			
On <u>..</u> Horse Wagon .....			
On <u>..</u> Horse Spring Wagon .....			
On <u>..</u> Horse Buggy .....			
On <u>..</u> Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ <u>..</u> , on Pump House, \$ <u>..</u>			
On <u>Garage, 12 x 24 ft. - Shingled roof - Rustic</u>	<u>800</u>	<u>200</u>	
On .....			
On .....			
Total amount .....	<u>3300</u>	<u>2200</u>	

House and Barn No. 1 being situated on Levin Avenue, 3 miles from Mountain View, Santa Clara Co., Cal.

House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? .. By whom held? ..
- How much land do you own on which the property to be insured is situated, and what is its value? 5 acres worth \$ .. with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Patent flues, terra-cotta in gal. iron.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Safely secured - new.
- How near to wood? ..
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Part plastered; natural redwood paneling.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.00  
 Total, \$ 20.00

May Hyman Smith, APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

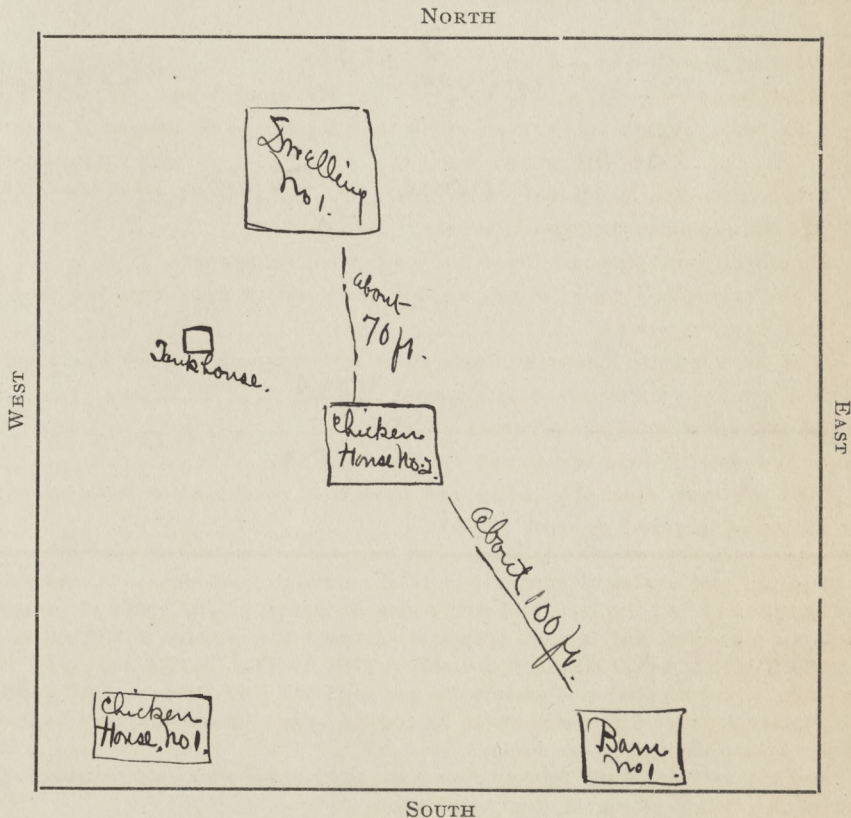
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5243

# APPLICATION

OF

Mr. Laura Fugh,  
Campbell, Hamilton Ave.,  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 500.00  
Expires 31 day of May 1922.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 1.75  
Premium - - \$ 2.75

General of #4770.  
Inspector.

Approved June 4" 1921  
C. J. Pettit,  
President.

Edward Taylor,  
Secretary.



147

No. 524/3.

Rate: 500@35 = 175

# APPLICATION

Of Laura J. Pugh, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred DOLLARS, for the term  
of one year, from the 31st day of May 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank	150	100	
On Barn No. 1, 1 stories, 22 x 24 feet, built 1, now in repair, roof	150	100	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Chicken House no. 1, 40 x 60 ft. Shingled roof	300	200	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Chicken House no. 2 - 16 x 30 ft.	150	100	
On			
On			
Total amount	750	500	

House and Barn No. 1 being situated on South side of Hamilton Avenue, be-  
hind Meridian Road and Leigh Avenue, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? 1500.00 By whom held? H. City Bank - Campbell.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$ with improvements.
4. What other fire insurance? none - dwelling in another Co.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.75  
Total, \$ 2.75

Laura J. Pugh APPLICANT.  
per Cora B. Pugh

Said June 10, 1920



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

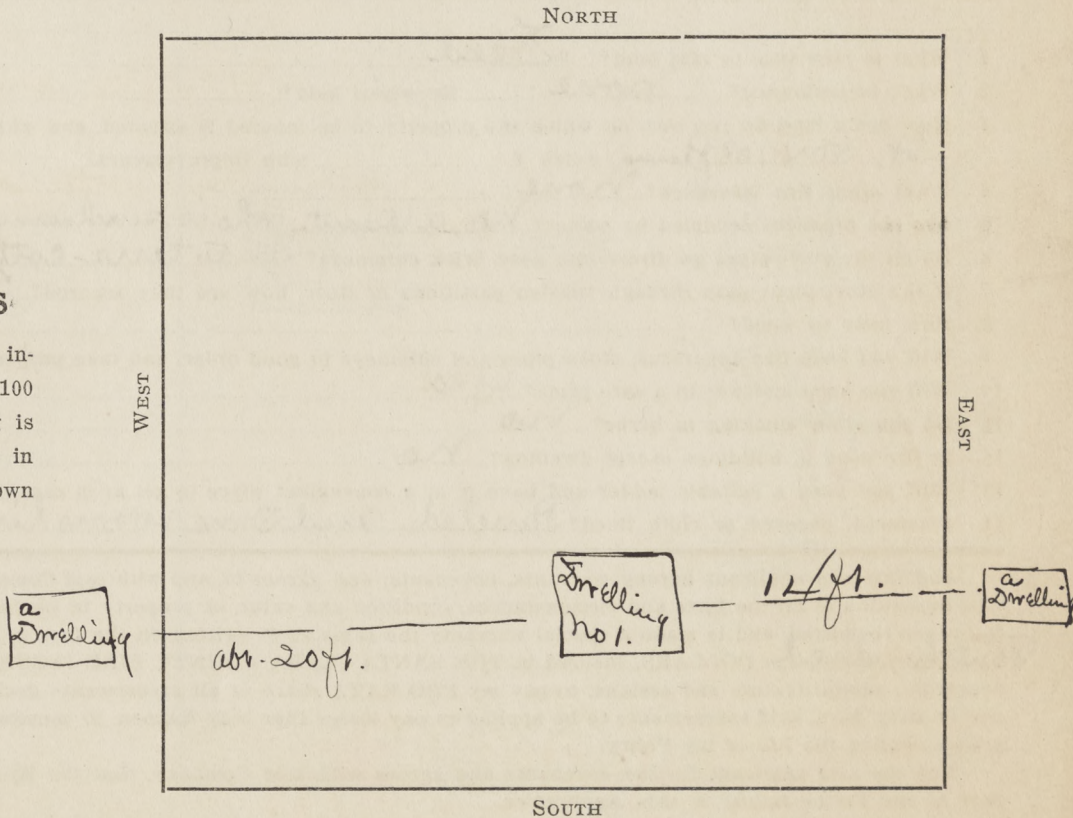
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5244

# APPLICATION

OF

Lewis Larson

Sumner Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2400.00

Expires 1st day of June 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.00

Premium - - - \$ 24.00

Renewal of #3834  
Inspector.

Approved June 4" 1921

E. J. Pettit,  
President.

Charles Taylor,  
Secretary.



No. 5244. Rate: 400 @ .25 = 1.00

# APPLICATION

18. ✓  
Of Lewis Larson Junnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Hundred DOLLARS, for the term  
of three years, from the first day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14</u> x <u>32</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6.00</u>	<u>4.00</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>6.00</u>	<u>4.00</u>	

House and Barn No. 1 being situated on North side of Washington Avenue, in the town of Junnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 x 50 x 108 ft. acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no, a tenant who is purchasing property.
6. Do all the stove-pipes go direct into good brick chimneys? into terra-cotta flues.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Terra-cotta thimble.
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Paneled and some rooms lined, closely packed and papered.

145-37-115  
And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of May 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 3.00

Total, \$ 4.00

Lewis Larson APPLICANT.

Paid - May 31, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

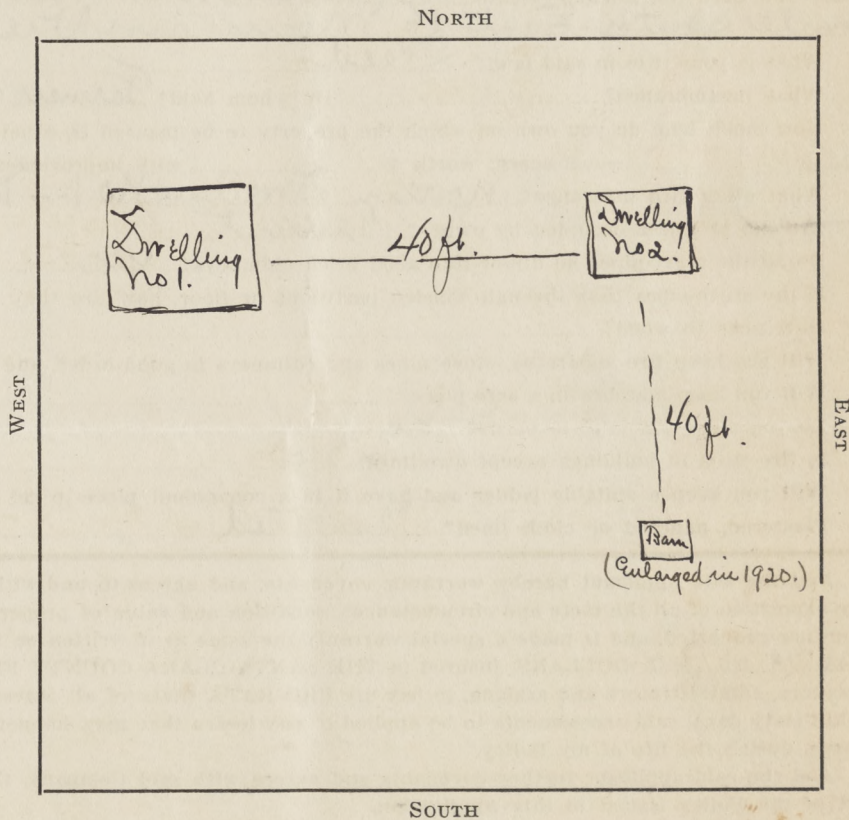
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Bank.*



No. 52445.

# APPLICATION

OF

*Mr. Mattie de Curtani*

*Mountain View* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *830.00*

Expires *June* day of *June* 192*7*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *5.10*

Premium - - - \$ *6.10*

*Renewed of \$3835.*  
Inspector.

Approved *May 31* 192*7*

*E. J. Pettit.*  
President.

*Ella Q. Taylor.*  
Secretary.



18

No. 5245.

Rate:  $800 @ 20 = 1.60$   
 $30 " 35 = .10$   
1.70

## APPLICATION

Of Mattie de Curtoni, - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred and Thirty DOLLARS, for the term  
 of Three years, from the first day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... No. 2 <u>1</u> stories <u>28</u> x <u>34</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>high</u> roof	<u>1200</u>	<u>800</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>1</u> stories <u>14</u> x <u>18</u> feet, built <u>1912</u> , now in ..... repair, ..... roof	<u>50</u>	<u>30</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On <u>verified</u> .....			
Total amount .....		<u>830</u>	

*Approved - June 1, 1924.  
 Renewed - 6/7/28.*

House and Barn No. 1 being situated.....

House and Barn No. 2 being situated on Church St., near Alviso Road, 3/4 of a mile South-East of Mountain View, Santa Clara Co., Cal.

- What is your title to said land? Deed
- What incumbrance?..... By whom held? Farmers and Merchants National Bank
- How much land do you own on which the property to be insured is situated, and what is its value? Loss payable  
..... acres, worth \$..... with improvements..
- What other fire insurance? None - Dwelling No. 1 - Policy # 3975
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place?.....
- Do you allow smoking in barns? no
- Is fire used in buildings except dwellings? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 830 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of May 1921

Policy Fee, \$ 1.00Rate Fee, \$ 5.10Total, \$ 6.10

Mattie de Curtoni APPLICANT.

Paid - June 1, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

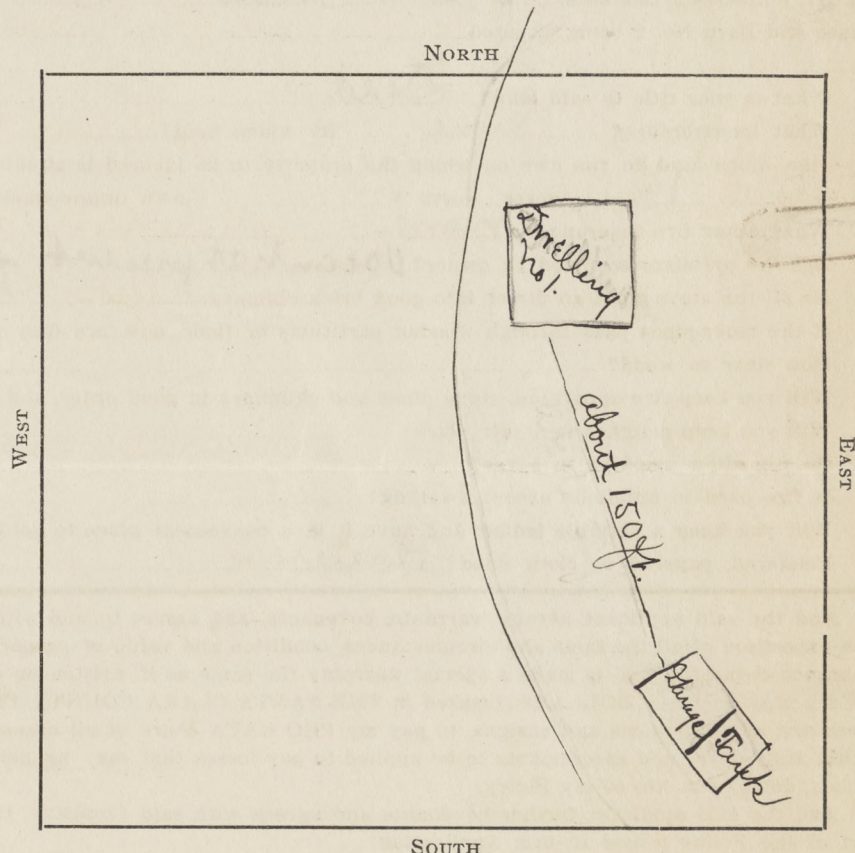
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5246.

# APPLICATION

OF

W. L. Follett

Market and S. Antonio St.  
San Antonio, Texas.  
San Antonio, Post Office,

Santa Clara County, Cal.

Amount Insured \$

Expires. 1st day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$

Premium - - \$

Renewal of #3836.  
Inspector.

Approved June 4<sup>th</sup> 1921

E. J. Pettit.  
President.

Secretary.



18

No. 5246.

Rate: 2000 @ 15 = 3.00

# APPLICATION

Of W.S. Follett Los Altos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand DOLLARS, for the term  
of Three years, from the first day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <sup>on inside - 186 by mckinstry</sup> 2 stories, 34 x 38 feet, built 1918, now in good repair, <sup>Shingle</sup> roof	3000	2000	
On wing <sup>lean-to</sup> 1 stories x feet, built 1, now in repair, <sup>paper</sup> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On <sup>verified</sup>			
Total amount		2000	

Expired - June 1, 1924.  
Renewed - 6769.

House and Barn No. 1 being situated on South Duany Road, in the hills about

## VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 5246  
of the Santa Clara County Fire Insurance Company, to remain vacant for term of Policy days from date, it being  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

Jan. 6, 1923 to until expiration  
Jan 6, 1924 extended till  
mo.  
Ella A. Taylor. Secretary.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.00  
Total, \$ 10.00

Vacancy permit

W.S. Follett APPLICANT.

Paid - June 3, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

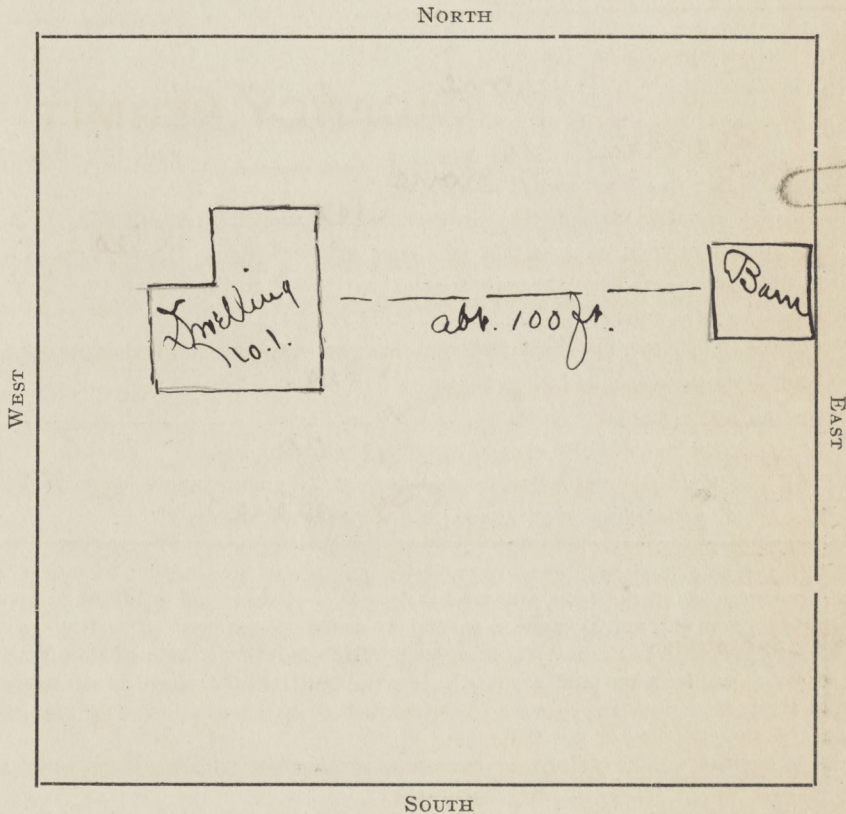
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5247

# APPLICATION

OF

Thomas Bull  
Amesstead Rd.  
Route 2.  
Box 77.  
Santa Clara Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2300.<sup>00</sup>  
Expires 1st day of June 1924.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 10.35  
Premium - - - \$ 11.35

General of # 3816.  
Inspector.

Approved James, 4" 1921.  
C. J. Pettit,  
President.

Charles Taylor,  
Secretary.



## APPLICATION

Of W. S. Follett Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand DOLLARS, for the term  
 of Three years, from the First day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34</u> x <u>38</u> feet, built 19 <u>18</u> , now in <u>good</u> repair, <u>single</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>lean to</u> 1 stories <u>x</u> feet, built 1____, now in _____ repair, <u>paper</u> roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On <u>notified</u> _____			
Total amount _____		<u>2000</u>	

House and Barn No. 1 being situated on South Duany Road, in the hills about  
1 1/2 miles East of Los Gatos  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_  
1 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? vacant at present
- Do all the stove-pipes go direct into good brick chimneys? There are none
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_
- Will you keep matches in a safe place? \_\_\_\_\_
- Do you allow smoking in barns? \_\_\_\_\_
- Is fire used in buildings except dwelling? \_\_\_\_\_
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.00  
 Total, \$ 10.00

W. S. Follett APPLICANT.

Paid - June 3, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

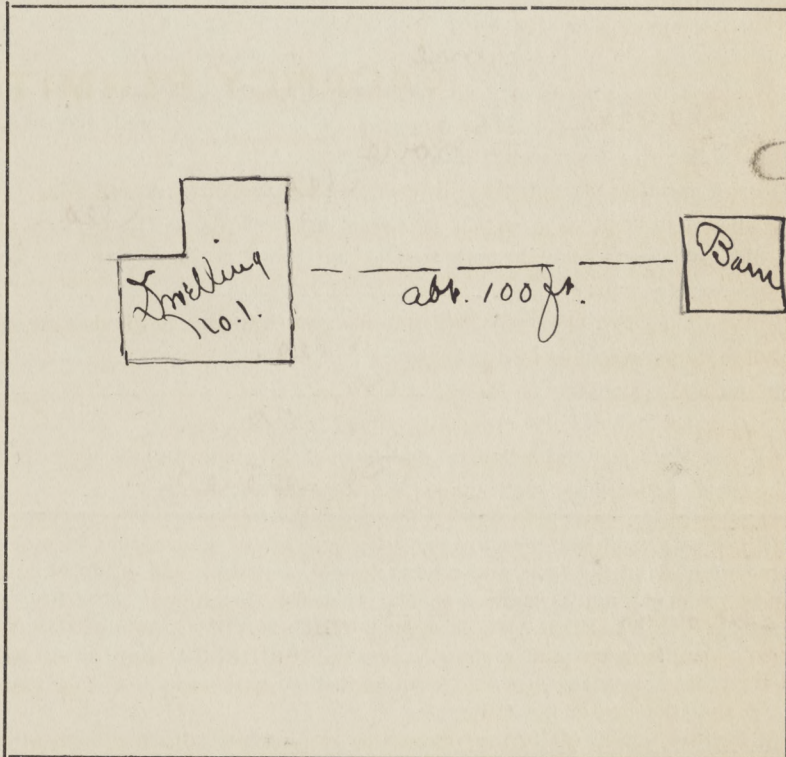
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5247

# APPLICATION

OF

Thomas Bull  
Amesland Rd.  
Route a.  
Box 77.  
Santa Clara Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2300.00

Expires 1st day of June 1924.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.35

Premium - - - \$ 11.35

Renewal of # 3816.  
Inspector.

Approved June, 4th 1921

E. J. Pettit,  
President.

Charles Taylor,  
Secretary.



No. 5247.

# APPLICATION

Rate: 2300 @ 15 = 3.45.

Of Thomas Bull Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Three Hundred DOLLARS, for the term  
 of three years, from the first day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>12</u> x <u>14</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>500</u>	<u>250</u>	
On .....			
On Piano	<u>75</u>	<u>50</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On <u>notified</u> .....			
On .....			
Total amount	<u>3575</u>	<u>2300</u>	

House and Barn No. 1 being situated on the Homestead Road, in Jefferson Dist.,  
Santa Clara County, Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none. By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
eleven acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2300 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of June 1921:

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.35  
 Total, \$ 11.35

Thomas Bull APPLICANT.

Paid - June 1, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

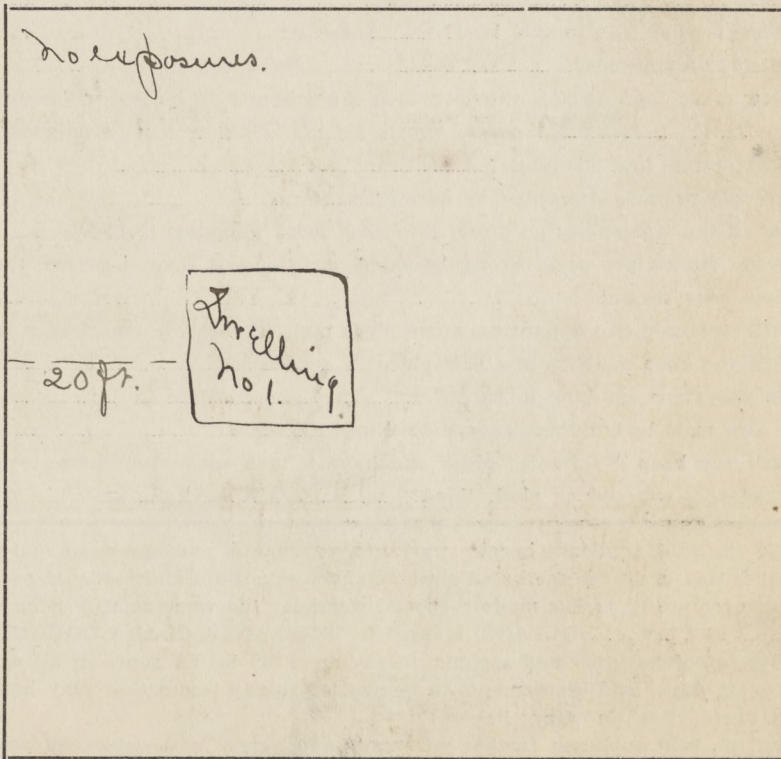
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



No. 5248.

# APPLICATION

OF

Joseph V. L. Rolle

San Jose, Cal. Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1765.00

Expires 2 day of June 1926.

Policy Fee

\$ 1.00

Rate Fee

\$ 13.25

Premium

\$ 14.25

Inspector.

General of #2973.

Approved

June 4<sup>th</sup> 1921

President.

C. J. Pettit.

Secretary.

E. A. Taylor.



18/7

No. 5248. Rate: 1765 @ 15 = 2.65  
**APPLICATION**

of Joseph W. Grolle, Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Seven hundred and sixty-five DOLLARS, for the term  
 of five years, from the 2nd day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26 x 38</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>400</u>	<u>265</u>	
On <u>      </u>			
On <u>Graphanola</u>	<u>150</u>	<u>100</u>	
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>2650</u>	<u>1765</u>	

*typical -  
 Renewed - 7837.*

House and Barn No. 1 being situated on Lot No. 12, Block 1, Laramie Sub. No. 1, North of McKinley Ave., and East of Bayview Ave., Sunnyvale, Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 lots, each 50 ft. frontage.  
100 x 150 ft. areas, worth \$ 3,000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1765 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of May 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.25  
 Total, \$ 14.25  
*Paid - May 31, 1921.*  
Joseph W. Grolle APPLICANT.  
Per L. Larson



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

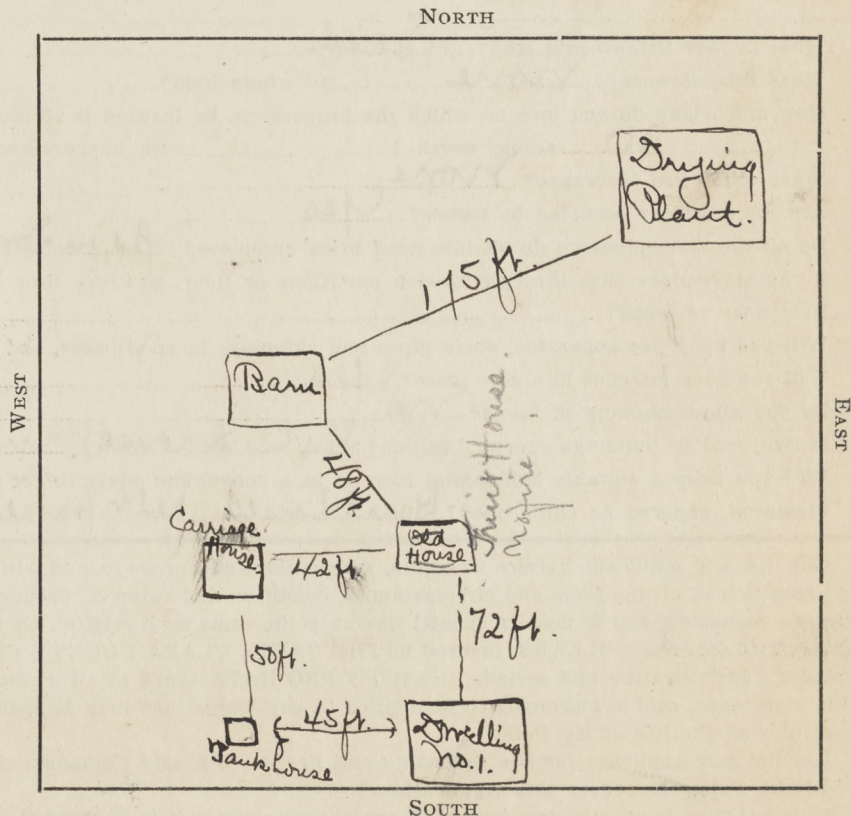
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5249.

# APPLICATION

OF

Otto Abel

Eupertino

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2000.00

Expires 3 day of June 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 10.80

Premium

\$ 11.80

Renewal of 2974.

Inspector.

Approved June 4" 1924

C. J. Pettit.

President.

Ellen J. Taylor.

Secretary.



No. 5249. Rate: 2000 @ .18 = 3.60.  
APPLICATION

San Jose, Calif., December 8 1923

Of  
The S  
fire, for  
of  
It is un  
propert

Having purchased of Otto Abel the property described in  
Policy No. 5249 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Otto Abel

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Lucile H. West

On dwe  
On  
On  
On hou  
On hou

On  
On Piano

On

On

On

All while contained in dwelling No. One

On Windmill and Tank and Tank House

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

Total amount

2000

House and Barn No. 1 being situated on the Homestead Road, 1/2 of a mile West  
of Collins School Bldg., Santa Clara Co., Cal  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes, in dwelling. In tank house, gal. iron eu
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Closed in terra-cotta  
By iron collar.
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In tank house, very seldom used now.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Board lined; felt paper pasted to boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80

Paid - June 3, 1921.

Otto Abel APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

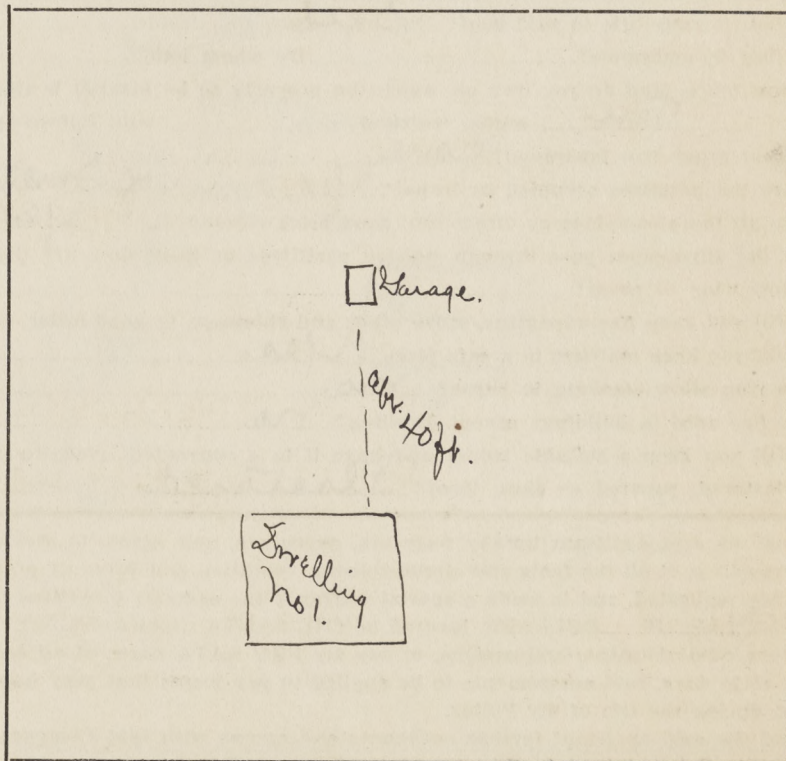
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Delmar Poling*

WEST



EAST

*Delmar Poling*  
Company.

*Saratoga Ave*

No. 5250.

## APPLICATION

OF

*Lloyd Altou Cox*

*Saratoga* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2630.00

Expires 4 day of June 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.85

Premium - - - \$ 12.85

*Renewal of #3837*

Inspector.

Approved June 8, 1921

*E. J. Pettit*,  
President.

*Edward Taylor*,  
Secretary.



No. 5249. Rate: 2000 @ .18 = 3.60.  
**APPLICATION**

Of Otto Abel, - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand DOLLARS, for the term  
 of Three years, from the Third day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14</u> x <u>52</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2250</u>	<u>1500</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>375</u>	<u>250</u>	
On <u>Piano</u>			
On <u>while</u> contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u>	<u>375</u>	<u>250</u>	
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2			
On <u>Tons</u> of Hay			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>Pumping Plant</u> , \$ <u>6771</u> , on Pump House, \$ <u>6771</u>			
On <u>Ant on house</u> <u>Mr. Abel</u> <u>noted</u> <u>his</u> <u>is</u> <u>more</u> <u>about</u>			
On <u>Wen</u> <u>amb</u> <u>to</u> <u>cover</u> <u>his</u> <u>vests</u> <u>fur</u>			
On <u>Total amount</u>	<u>2000</u>		

House and Barn No. 1 being situated on the Homestead Road, 1/2 of a mile West of Collins School Bldg., Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on the Homestead Road, 1/2 of a mile West of Collins School Bldg., Santa Clara Co., Cal.

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$ 5828 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes, in dwelling. In tank house, gal. iron eu.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Closed in terracotta. By iron collar.
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? In tank house, very seldom used now.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Board lined; felt paper pasted to boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of June 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.80  
 Total, \$ 11.80

Paid - June 3, 1921.

Otto Abel APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

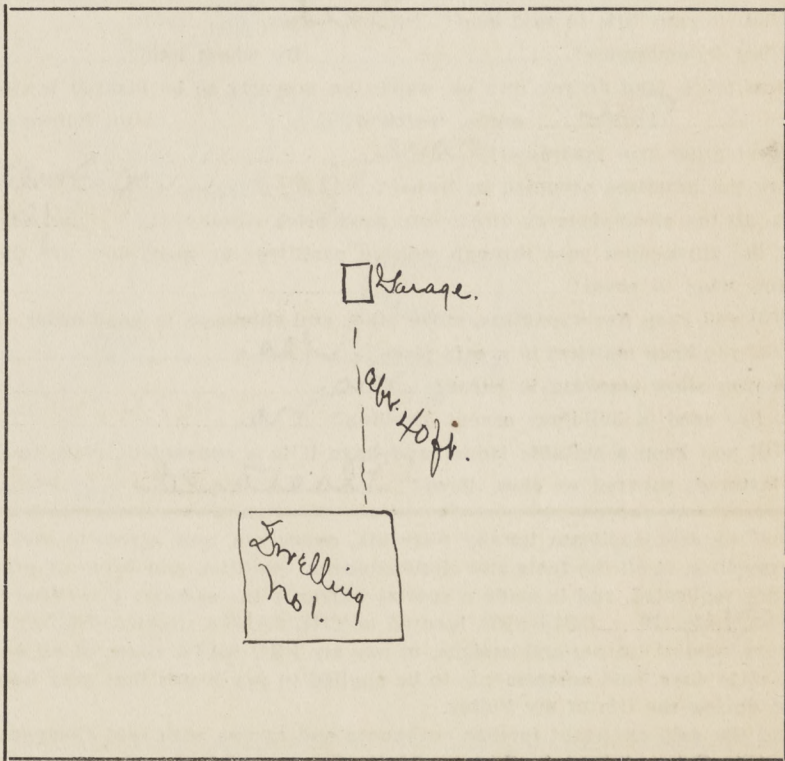
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delmar Fairly*

WEST



EAST

NORTH

SOUTH

*Sarasota Fruit Company*

*Saratoga Ave*

*Cox Avenue*

President.

Secretary.

*John Q. Taylor*

*W. V. Weaver*



19  
No. 5250. Rate: 2630 @ 15 = 395  
**APPLICATION**

of Lloyd A. Cox Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Six Hundred and Thirty DOLLARS, for the term  
of three years, from the 4th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>53</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>high</u> roof	<u>3300</u>	<u>2200</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>125</u>	<u>280</u>	
On <u>      </u>			
On Piano	<u>225</u>	<u>150</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2630</u>	

House and Barn No. 1 being situated on Cox Avenue, about 2 1/2 miles North of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Seed.  
2. What incumbrance?        By whom held?         
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$        with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? Yes, owner of dwelling  
6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?         
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
10. Will you keep matches in a safe place? Yes.  
11. Do you allow smoking in barns? no.  
12. Is fire used in buildings except dwelling? no.  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2630 @ 15/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.85

Total, \$ 12.85

Paid - June 10, 1921.

Lloyd A. Cox APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling.

Barns or Stables, detached, rate at twice a Dwelling rate, Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

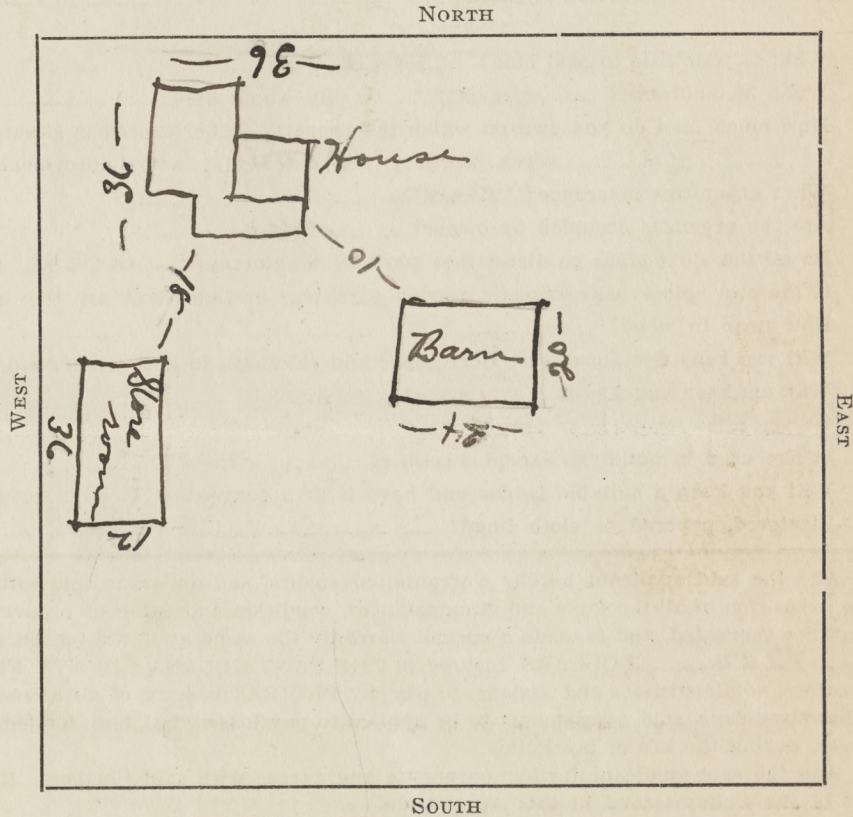
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5251.

## APPLICATION

OF

*A. Paulsen*

*Lilray* Post Office,

Santa Clara County, Cal.

Amount Insured \$

*1200*

Expires *5* day of *June* 192*4*

Policy Fee - - \$

*1.00*

Rate Fee - - \$

*10.80*

Premium - - \$

*11.80*

*J. H. Carl*

Inspector.

Approved *June 4* 192*4*

*E. J. Oertel*

President.

*Ellen A. Taylor*

Secretary.



No. 5251.

# APPLICATION

Rate:  $800 @ 25 = 2.00$   
 $400 @ 40 = 1.60$   
 $3.60$

Of A Paulsen Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of (1200<sup>00</sup>) Twelve Hundred DOLLARS, for the term  
 of 3 years, from the 5 day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>36 x 36</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<u>1200<sup>00</sup></u>	<u>800<sup>00</sup></u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On ..... { <u>The house is a 2 story tank house</u>			
On Piano ..... { <u>with tank &amp; mill with additions on</u>			
On ..... { <u>three sides</u>			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>20 x 24</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>450<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On Barn No. 2			
On ..... Tons of Hay			
On <u>Store room</u> <u>12 x 36</u>	<u>150<sup>00</sup></u>	<u>100<sup>00</sup></u>	
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On <u>noted</u>			
On .....			
Total amount	<u>1800<sup>00</sup></u>	<u>1200<sup>00</sup></u>	

Expired - June 5, 1924  
Renewed - 6773

House and Barn No. 1 being situated Las Animas Ave Gilroy Township  
near Monterey road  
 House and Barn No. 2 being situated .....

- What is your title to said land? Reed
- What incumbrance? no By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 10,000 with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? terra cotta
- If the stove-pipes pass through wooden partitions or floor, how are they secured? no
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiled

Furniture under #5744

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1200 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 10.80

Total, \$ 11.80

Paid - June 7, 1921

A Paulsen APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

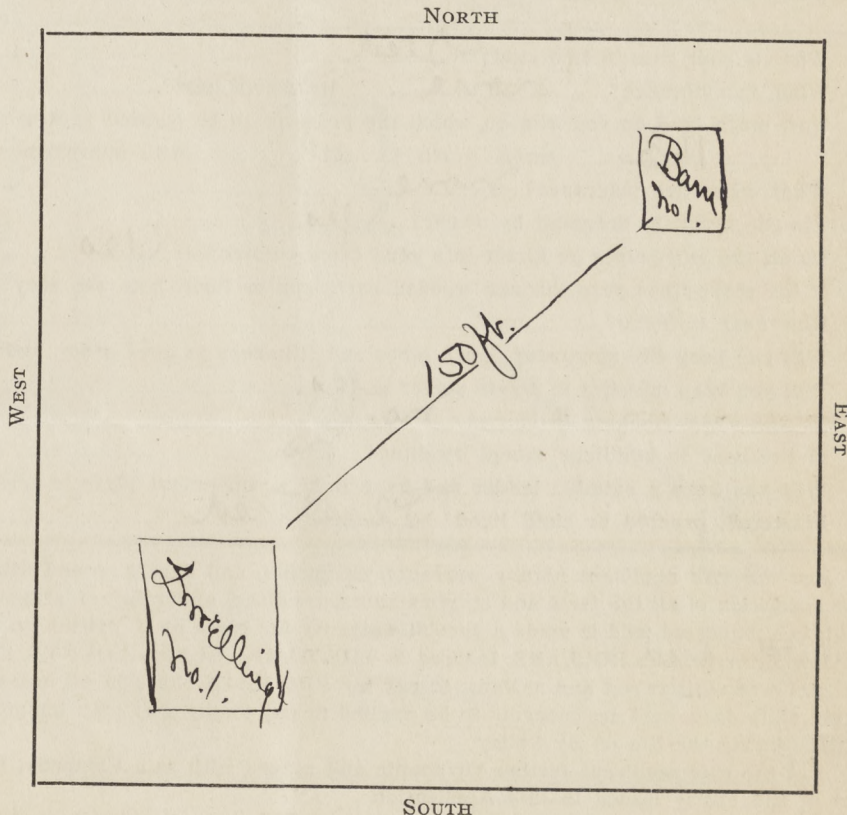
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5252

# APPLICATION

OF

Mrs. Margaret Elise Markentin  
Eupertino Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1300.00

Expires 5 day of June 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 7.20

Premium - - - \$ 8.20

Renewal of \$3838.

Inspector.

Approved June 8 1924

President.

Secretary.



No. 5252. Rate: 1000 @ .15 = 1.50  
300 " .30 = .90  
2.40

# APPLICATION

Of Margarette Elise Varkentin, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred DOLLARS, for the term  
of three years, from the fifth day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>46</u> x <u>33</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1, <u>2</u> stories, <u>48</u> x <u>30</u> feet, built 1....., now in ..... repair, <u>Shingle</u> roof	<u>600</u>	<u>300</u>	
On Barn No. 2.....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On <u>noted</u> .....			
On .....			
Total amount.....	<u>1300</u>		

House and Barn No. 1 being situated on South side of Homestead Road about  
three miles West of Santa Clara, Santa Clara Co. Cal.  
House and Barn No. 2 being situated.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
16 1/2 acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of June 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 7.20  
Total, \$ 8.20

Margarette Elise Varkentin APPLICANT.

Paid - July 7, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

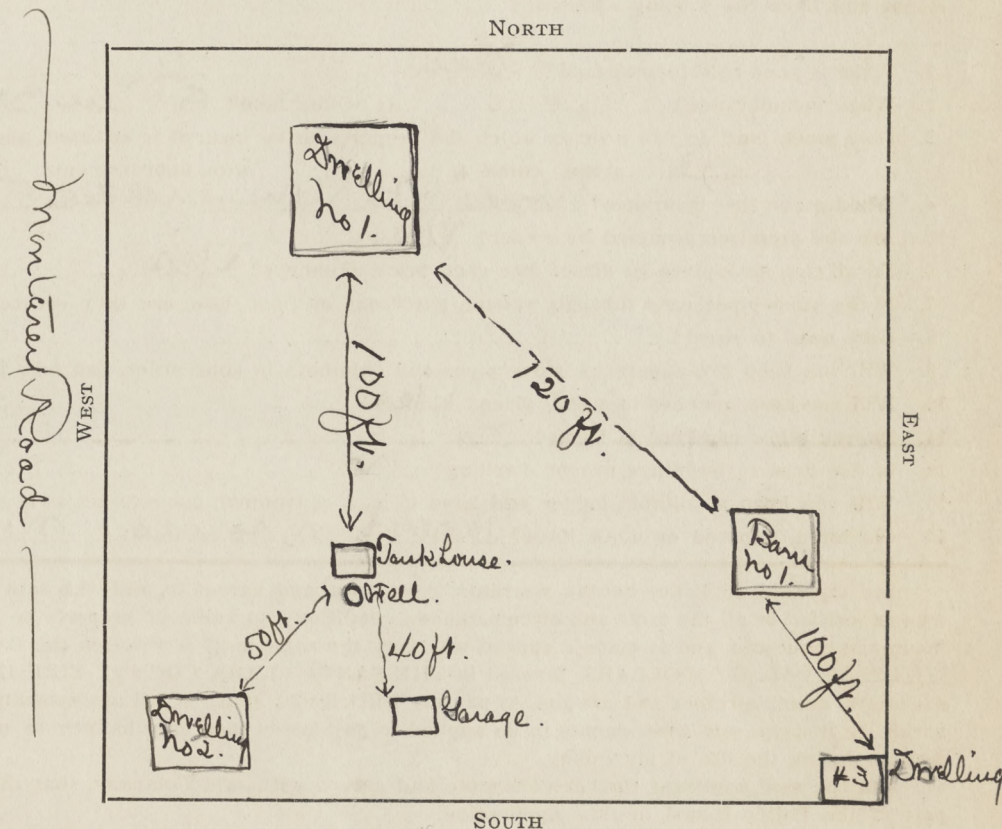
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5253.

# APPLICATION

OF

Thomas G. Rayner  
Darius J. Rade  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2886.00

Expires 6 day of June 1924.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 15.75

Premium - - \$ 16.75

Renewal of #3846.  
Inspector.

Approved June 8" 1921

G. W. Pettit,  
President.

Edward Taylor,  
Secretary.



No. 5253.  
APPLICATION

Rate: 2266 @ 15 = 3.39  
620 \* 30 = 1.86  
5.25

Of Thomas E. Payner, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-eight Hundred and Eighty-six DOLLARS, for the term  
of Three years, from the Sixth day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>3</u> stories <u>30</u> x <u>45</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3100</u>	<u>2066</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>300</u>	<u>200</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>33</u> x <u>45</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>3</u> Horses <u>      </u>	<u>300</u>	<u>200</u>	
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>2886</u>		

House and Barn No. 1 being situated on the Monterey Road, 3 miles South of Eden Vale Station, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed.
- What incumbrance?        By whom held? E. Van Buren
- How much land do you own on which the property to be insured is situated, and what is its value? 73 acres, worth \$        with improvements.
- What other fire insurance? None - other bldgs under #4525.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Papered on boards - Metal ceilings.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 2886 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 15.75

Total, \$ 16.75

Paid - June 6, 1921.

T. E. Payner APPLICANT  
Ben P. Payner



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

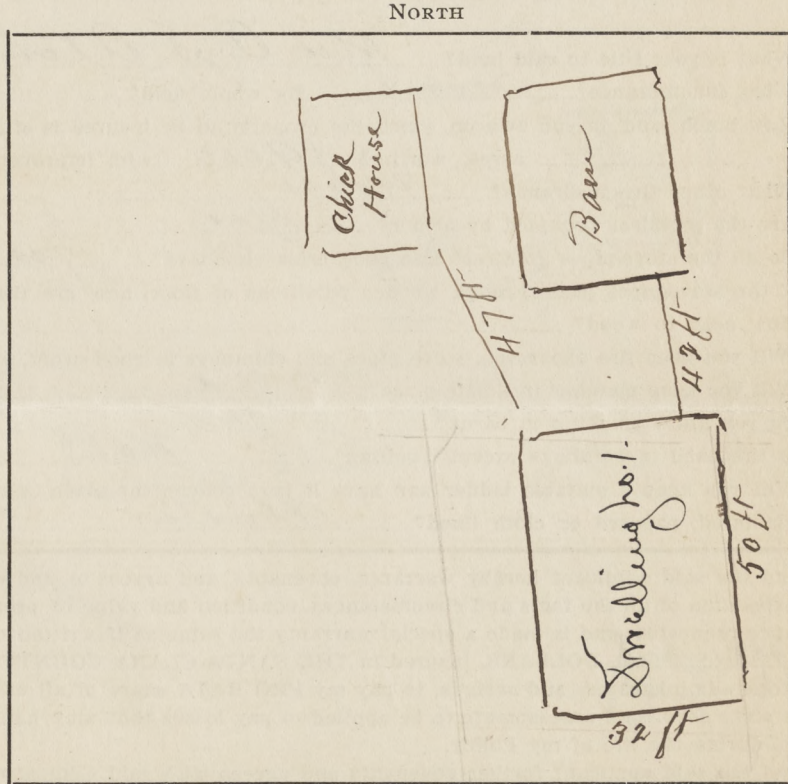
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5254

# APPLICATION

OF

Mr. A. S. Atchley,

R. I. Box 507, San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 8 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 21.-

Premium - - \$ 22.00

M. J. Worthington, Inspector.

Approved May 31<sup>st</sup> 1924

E. J. Patterson, President.

Ella Q. Taylor, Secretary.



No. 5254.

Rate: 3500 @ .20 = 7.00

## APPLICATION

19  
 Of Mrs A. S. Atchley, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty five hundred (\$3,500) DOLLARS, for the term  
 of Three years, from the Eighth day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>32 x 50</u> feet, built <u>1912</u> , now in <u>Good</u> repair, <u>Shingle</u> roof	<u>6000</u>	<u>3500</u>	
On <u>No</u> wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>3500</u>	

House and Barn No. 1 being situated N. W. Corner Cherry & Minnetal Ave.  
in the Willows District, near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Mrs A. S. Atchley - Deed.  
 2. What incumbrance? None By whom held?         
 3. How much land do you own on which the property to be insured is situated, and what is its value? Lot 80 x 145  
       acres, worth \$ 29,000 with improvements.  
 4. What other fire insurance? None  
 5. Are the premises occupied by owner? Yes.  
 6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
 7. If the stove-pipes pass through wooden partitions or floor, how are they secured?         
 8. How near to wood?         
 9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?         
 10. Will you keep matches in a safe place? Yes.  
 11. Do you allow smoking in barns? Yes.  
 12. Is fire used in buildings except dwelling? No.  
 13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
 14. Plastered, papered or cloth lined? Plaster

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty five hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 21.00

Total, \$ 22.00

Paid - May 27, 1921.

Mrs A. S. Atchley APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

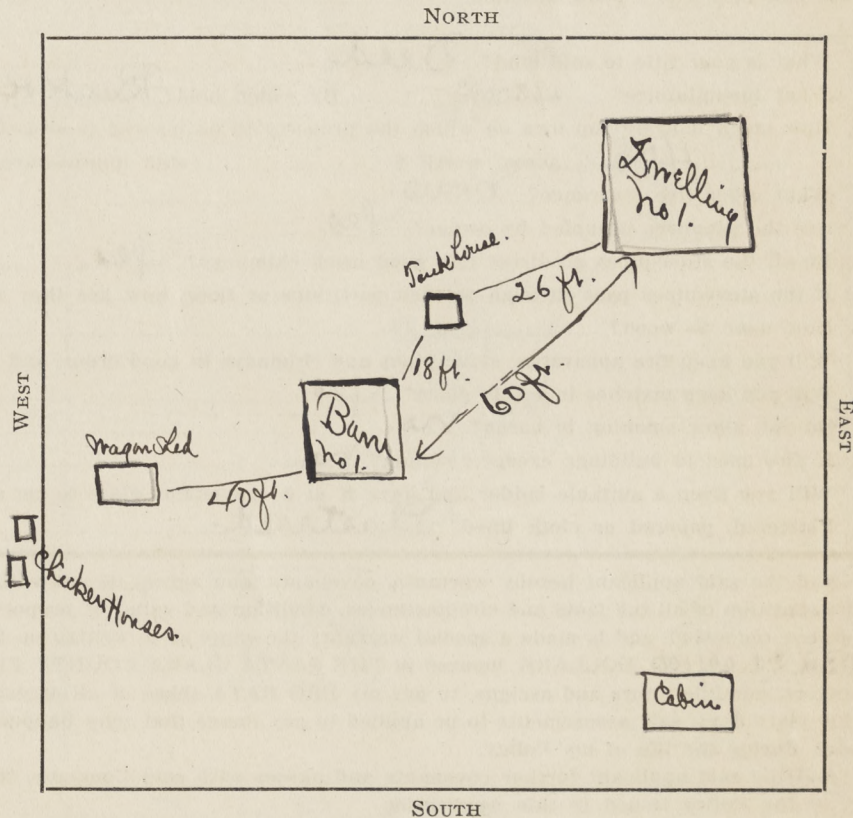
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5255.

# APPLICATION

OF

J. S. Maggione  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4032.00

Expires day of June 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 21.15

Premium - - \$ 22.15

Renewal of # 3843  
Inspector.

Approved June 8, 1921

President.

Secretary.



No. 5255.

# APPLICATION

Rate:  $3366 @ .15 = 5.05$   
 $666 @ .30 = 1.99$   
7.04

Of V. J. Maggiore - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight thousand and thirty two DOLLARS, for the term  
 of three years, from the 8th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>50</u> x <u>50</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>26.66</u>	
On wing <u>1</u> stories, <u>12</u> x <u>18</u> feet, built <u>1909</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>750</u>	<u>500</u>	<u>167</u>
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Engine and Tank house 16x16 ft.</u>	<u>500</u>	<u>333</u>	
On Barn No. 1, <u>2</u> stories, <u>24</u> x <u>30</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>500</u>	<u>333</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>6050</u>	<u>4032</u>	

House and Barn No. 1 being situated on North West Corner of Lucretia Avenue  
and Tully Road, near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 4500.00 By whom held? Bank of San Jose - "Debt payable"
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4032 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of June 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 21.15  
 Total, \$ 22.15

V. J. Maggiore APPLICANT

Paid - June 11, 1921

Renewed - 3665.00  
new - 3036



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

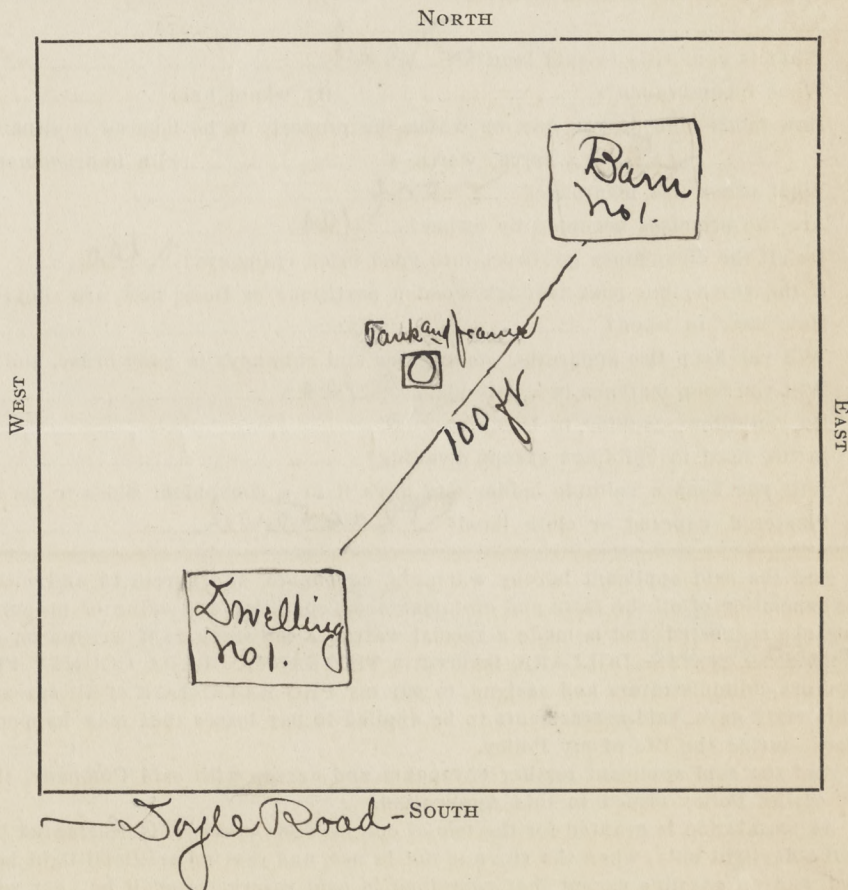
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5256.

# APPLICATION

OF

*W. H. Curtis*

*Cupertino* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2800.00

Expires 8 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.60

Premium - - \$ 13.60

*W. H. Curtis*

Inspector.

Approved *James H.* 1924

*W. H. Curtis*

President.

*Ellen A. Taylor*

Secretary.



No. 5256.

Date: 2800 @ 15 = 4.20

## APPLICATION

Of W. H. Curtis, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-eight Hundred DOLLARS, for the term  
 of Three years, from the eight day of June, 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>34</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>+ Piano &amp; Phonograph</u>	<u>1200</u>	<u>800.00</u>	
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			

Expired - June 8, 1924

Renewed - 6783

Rate: 15¢  
Time: 1 1/2 yrs.

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 5256 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 5256.

	Valuation	Am't Insured
On Dwelling— <u>Additional</u> When Built? ..... Dimensions ..... Condition .....	<u>4500</u>	<u>1000</u>
On Barn--When Built? ..... Dimensions ..... Conditions .....		
On .....		
On .....		
On .....		

Amount Ins., \$ 1000.00 Premium, \$ 2.25 Paid Dec. 15, 1922. Survey, \$ ..... Total, \$ .....

Dated this Dec 11 day of 1922.  
E. J. Curtis Agent W. H. Curtis Applicant

true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of June, 1921.

Policy Fee, \$ 12.160Rate Fee, \$ 1.00Total, \$ 13.160

W. H. Curtis APPLICANT.

Paid - June 8, 1921.



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

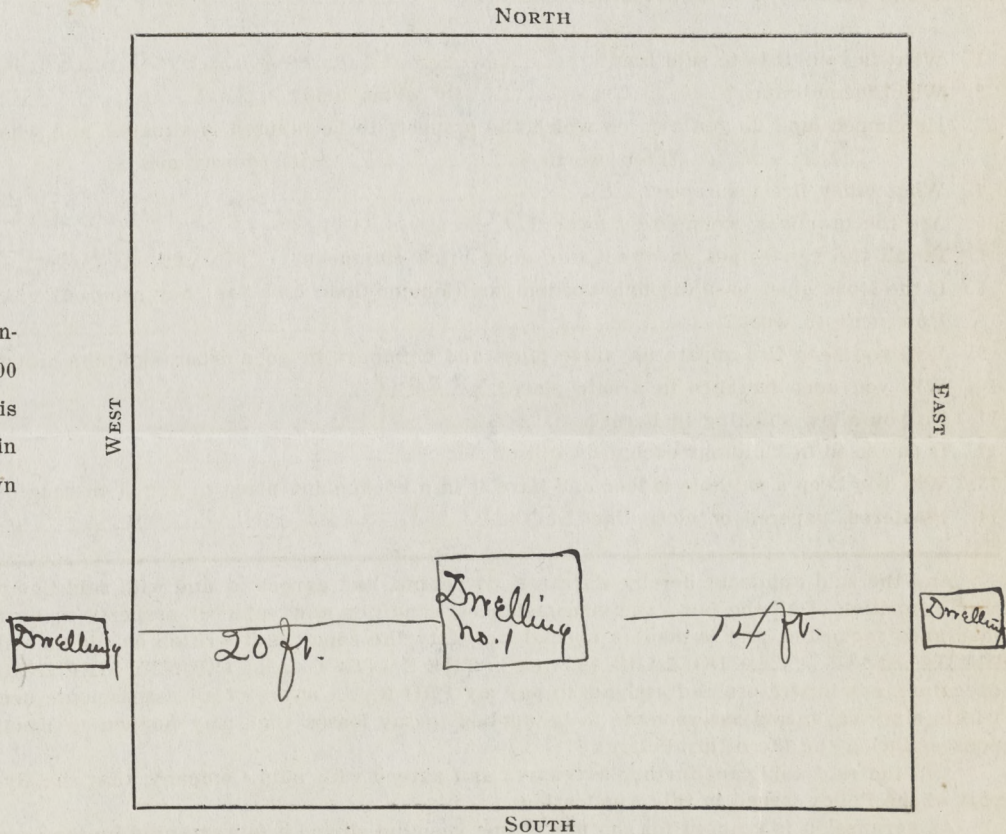
Barns or Stables, less than 40 ft. from build- ings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 5257

APPLICATION

OF

Edward C. Muriset

Dunsmuir Post Office, Santa Clara County, Cal.

Amount Insured

\$ 280.00

Expires 8 day of June 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 2.10

Premium

\$ 3.10

L. Larson Inspector.

Approved June 10 1921

Ella A. Taylor President. Secretary.



No. 5256.

Date: 2800@15=4.20

# APPLICATION

Of W. H. Curtis, - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-eight Hundred DOLLARS, for the term  
 of Three years, from the eighth day of June, 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>34</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4000</u>	<u>2000</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>+ Piano &amp; Phonographs</u>	<u>1200</u>	<u>800.00</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
On while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
Total amount	<u>5200</u>	<u>2800.00</u>	

*Expired - June 8, 1924*  
*Renewed - 6783*

use and Barn No. 1 being situated on North side of Boyle Road, about  
Seven miles South-West of San Jose.  
 use and Barn No. 2 being situated.

What is your title to said land? Lease  
 What incumbrance? By whom held?  
 How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$ with improvements.  
 What other fire insurance? None  
 Are the premises occupied by owner? Yes  
 Do all the stove-pipes go direct into good brick chimneys? Yes  
 If the stove-pipes pass through wooden partitions or floor, how are they secured? -  
 How near to wood?  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
 Will you keep matches in a safe place? Yes  
 Do you allow smoking in barns? No  
 Is fire used in buildings except dwelling?  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
 Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of June, 1921.

Policy Fee, \$ 12.50

Rate Fee, \$ 1.00

Total, \$ 13.50

Paid - June 8, 1921.

W. H. Curtis APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

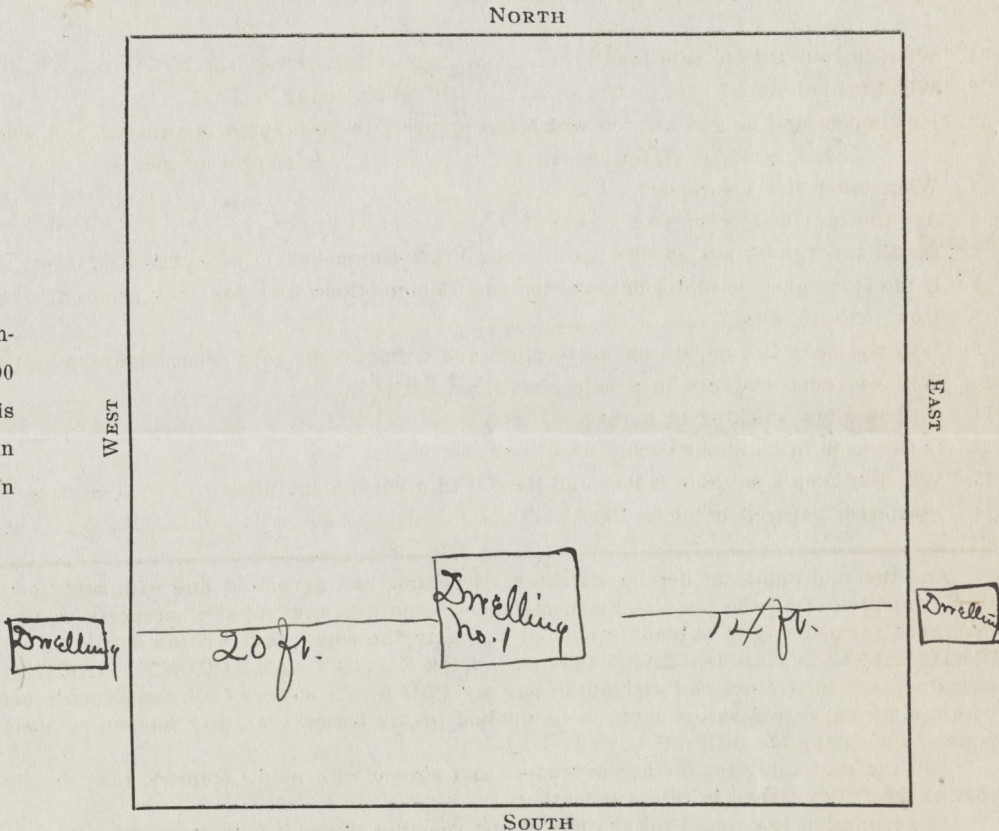
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 5257

# APPLICATION

OF

Edward C. Murist

Summerville Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 280.00

Expires 8 day of June 1921

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 2.10

Premium

- - \$ 3.10

L. Larson

Inspector.

Approved June 16 1921

C. P. O'Neil

President.

Edna A. Taylor

Secretary.



No. 5257.

Rate: 280 @ 25 = 70

## APPLICATION

20/2  
 Of Edward C. Muriset - Sunnyside Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Hundred and Eighty and 00/100 DOLLARS, for the term  
 of three years, from the eight day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	300 <sup>00</sup>	200 <sup>00</sup>	
On .....			
On Piano .....			
On <u>Columbia Graphola</u> .....	120 <sup>00</sup>	80 <sup>00</sup>	
On .....			
On .....			
All while contained in dwelling No. 1, <u>insured under #5244 - E. Larson</u>			
On Windmill and Tank .....			
On Barn No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
<u>Notified</u> Total amount .....		280	

House and Barn No. 1 being situated on North side of Washington Avenue  
in the town of Sunnyside, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed held by Einar Larson.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? 1 lot -  
50 x 108 ft. acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, by tenant, E.C. Muriset, who is purchasing property -
- Do all the stove-pipes go direct into good brick chimneys? into terra-cotta flues.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Terra-cotta tile
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Paneled, and some rooms lined, latched to boards and  
papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred and Eighty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this eight day of June 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 2.10  
 Total, \$ 3.10

Mr. Edward C. Muriset. APPLICANT.

Paid - June 8, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

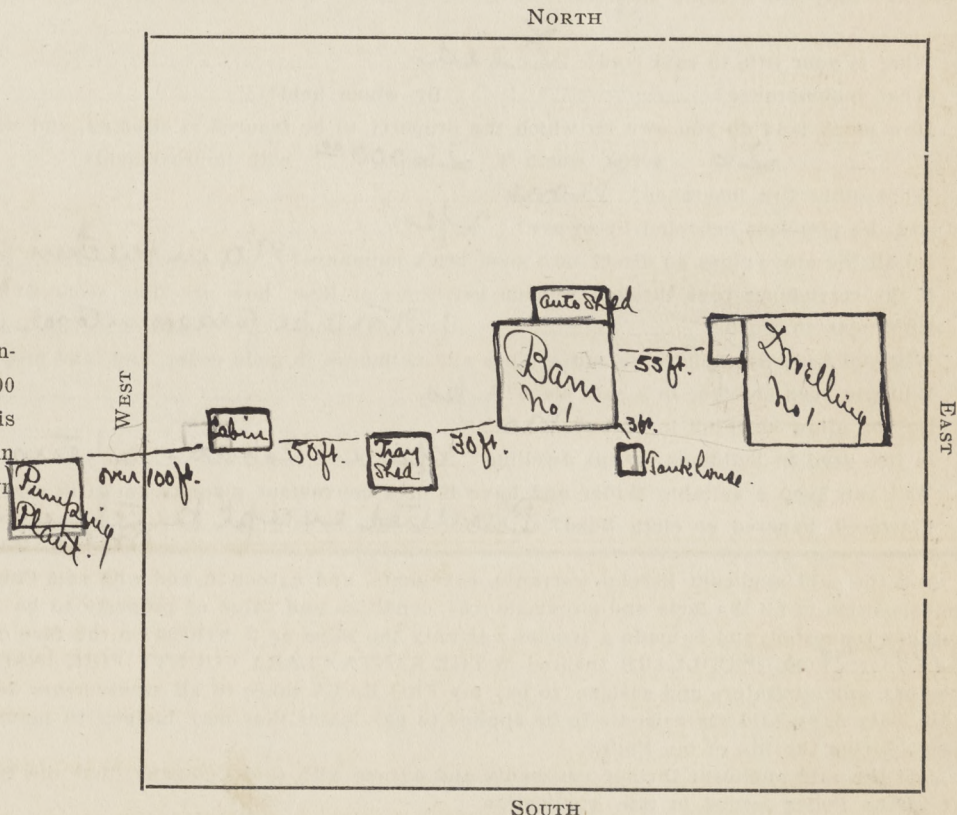
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5258.

# APPLICATION

OF

Albert M. Foster  
Santa Clara County, Cal.  
Santa Clara County, Cal.  
Post Office,  
Box 97  
Ranta A.

Amount Insured \$ 2195.00  
Expires 9 day of June 1922  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 16.65  
Premium - - \$ 17.65

Renewed of 1/7/77  
Inspector.

Approved June 18 1921  
C. J. Foster  
President.

Ella D. Taylor  
Secretary.



No. 5258.  
APPLICATION

Rate:  $3965 @ 40 = 15.86$   
 $30 " 23 = .07$  (rate)  
 $200 " 35 = .70$   
 $16.63$

Albert M. Foster

Santa Jose

Postoffice, Santa Clara County, Calif., to

FORM 1005-1-1 25M 5-19



Sunsweet Orchardist

Oct. 5<sup>th</sup> 1921

Santa Clara Fire Ins. Co.

Miss Ella Taylor Seely

Dear madam -

I have taken out insurance today to take care of my house during period of construction.

I would like you to keep the balance of the insurance in force.

Instead of the  $30.00$  <sup>now</sup> carrying on dwelling house No 2. I would like to carry  $100.00$  which would be within  $\frac{2}{3}$  of the present value as I have made some addition to it and we are now using it to live in while the house is under construction.

As I mentioned to you in the office, part of our furniture is stored in the barn and part in dwelling No 2. Also the piano is now at my mother's house on Piedmont Rd.

Thanking you for your kind attention in getting this fixed up for me -

Very truly yours -  
Albert M. Foster

Dated this 5<sup>th</sup> day of Oct.

Agent

Applicant

ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 16.65

Total, \$ 17.65

Paid - June 29, 1921.

Albert M. Foster APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

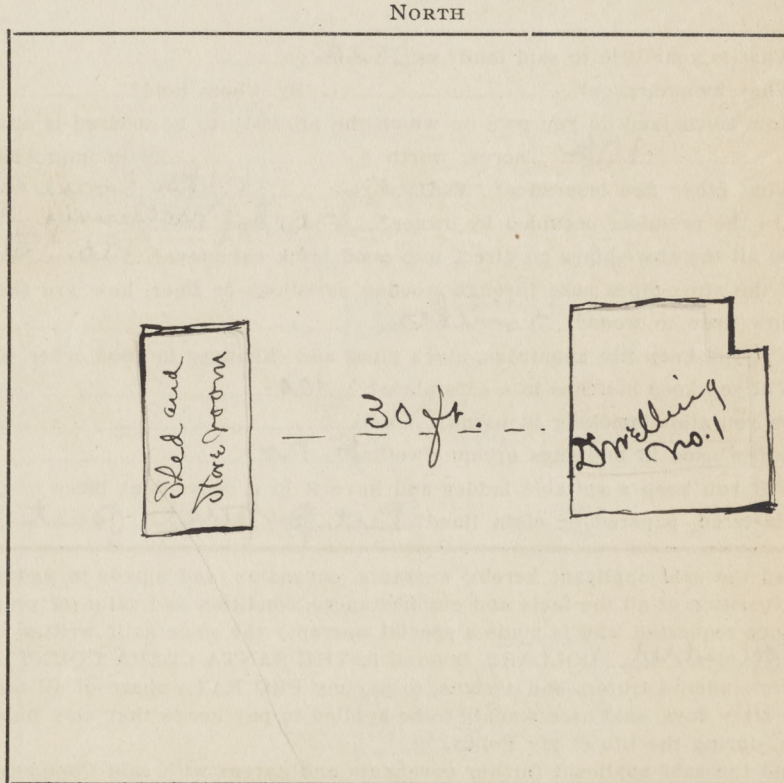
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5259.

# APPLICATION

OF

Horace D. Keeling

San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 600.00

Expires 9 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 5.40

Premium - - \$ 6.40

Renewal of \$3846.  
Inspector.

Approved June 10 1924

President.

Secretary.



no. 5258.

# APPLICATION

Rate:  $3965 @ 40 = 15.86$   
 $30 " 23 = .07$  (14% rate)  
 $200 " 35 = .70$   
16.63

Of Albert M. Foster San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Four thousand One hundred twenty-five DOLLARS, for the term  
of one year, from the ninth day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>30</u> x <u>50</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	<u>Canceled - 5th. 7. 1921.</u>
On wing <u>1</u> stories, <u>12</u> x <u>15</u> feet, built <u>1903</u> now in <u>repair</u> , <u>roof</u>			
On <u>house</u> <u>2</u> stories, <u>8</u> x <u>12</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>15</u>	<u>30</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1050</u>	<u>700</u>	
On Piano, <u>temporarily contained in dwelling insured under #5103 - A.M. Foster.</u>	<u>100</u>	<u>260</u>	
On <u>all while contained in dwelling No. <u>2</u> and in Barn No. <u>1</u>.</u>			
On Windmill and Tank, <u>Tank house, 12 x 12 ft. - <u>1</u> Motor. - (5000 gal tank)</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>36</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>354</u>	<u>236</u>	
On Barn No. 2			
On <u>7 1/2</u> Tons of Hay	<u>75</u>	<u>50</u>	
On <u>2</u> Horses	<u>100</u>	<u>66</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Spray Outfit - (new.)</u>	<u>600</u>	<u>200</u>	
On Harness and Robes	<u>12</u>	<u>28</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, <u>Motor and</u> , on Pump House, <u>#</u>	<u>300</u>	<u>200</u>	
On <u>Tray and tool shed. 25 x 36 ft. - Built 1918</u>	<u>150</u>	<u>100</u>	
On <u>500 fruit trays, while in shed or piled near it.</u>	<u>250</u>	<u>125</u>	
On			

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 5258 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 5258.

	Valuation	Am't Insured	
On Dwelling <u>#2</u> <u>addition made 1921.</u> When Built?..... Dimensions..... Condition <u>good</u>	<u>150</u>	<u>70</u>	<u>00 additional</u>
On Barn--When Built?..... Dimensions..... Conditions.....			
On			
On			
On			

Amount Ins., \$ 70.00 Premium, \$..... Survey, \$..... Total, \$.....

Dated this ninth day of October 1921.

Agent Foster Applicant

ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 16.65

Total, \$ 17.65

Paid - June 29, 1921.

Albert M. Foster APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

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Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

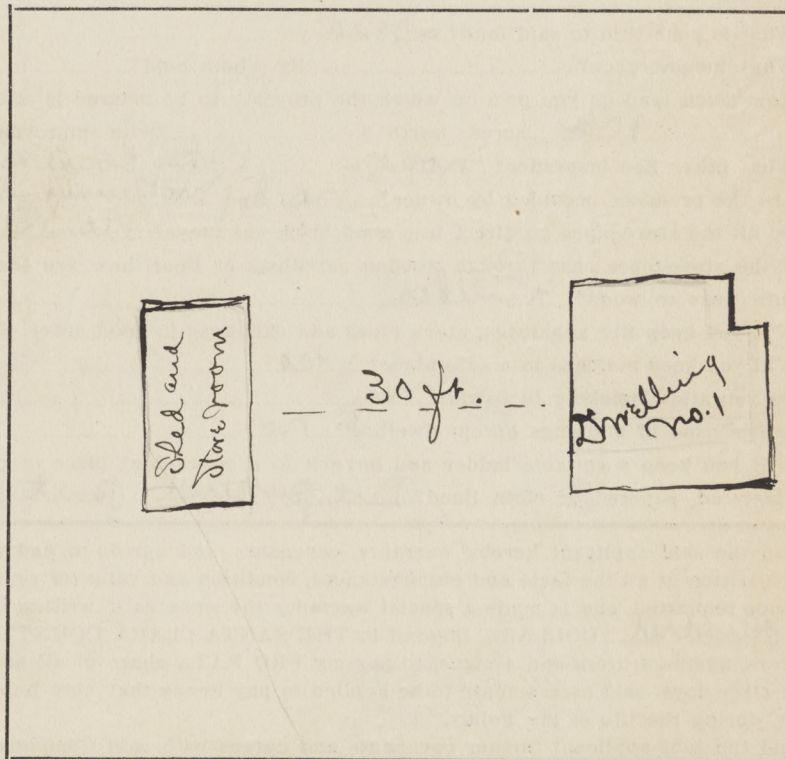
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH

No. 5259.

# APPLICATION

OF

Horace D. Keeling

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 600.00

Expires 9 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 5.40

Premium - - \$ 6.40

Renewal of \$3846.  
Inspector.

Approved June 10 1924

W. H. Taylor

President.

W. H. Taylor

Secretary.



No. 5258.

# APPLICATION

Rate:  $3965 @ 40 = 15.86$   
 $30 " 23 = .07$  (144 rate)  
 $200 " 35 = .70$   
16.63

Of Albert M. Foster - Santa Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand One Hundred Twenty-five DOLLARS, for the term  
of one years, from the ninth day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories 30 x 50 feet, built 1896, now in good repair, Shingle roof	<del>3000</del>	<del>2000</del>	<del>Canceled -</del> <del>Oct. 7, 1921.</del>
On wing 1 stories 12 x 15 feet, built 1903 now in repair, roof			
On house <sup>cabin</sup> No. 2 1 stories 8 x 12 feet, built 1, now in good repair, Shingle roof	15	30	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1050	700	
On Piano, <u>temporarily contained in dwelling insured under #5103 - S.M. Foster.</u>	100	260	
On			
On			
On			
All while contained in dwelling No. <u>One 2 and in Barn No. 1.</u>			
On Windmill and Tank, <u>Tank house, 12 x 12 ft. - 1 Motor. - (5000 gal tank)</u>	300	200	
On Barn No. 1, 2 stories, 30 x 36 feet, built 1, now in good repair, Shingle roof	354	236	
On Barn No. 2			
On <u>7 1/2</u> Tons of Hay	75	50	
On			
On <u>2</u> Horses	100	66	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Spray Outfit. (new.)</u>	600	200	
On Harness and Robes	12	28	
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, <u>Motor and</u> , on Pump House, #	300	200	
On			
On <u>Tray and tool shed, 25 x 36 ft. - Built 1918</u>	150	100	
On <u>500 fruit trays, while in shed or piled near it.</u>	250	125	
On			
Total amount.		<u>4195</u>	

House, and Barn No. 1 being situated on West side of Capitol Avenue, 2 1/2 miles North of Berryessa and 5 miles East of San Jose, Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
26 acres, worth \$ 26,000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? No, in kitchen pipe passes thru wall into outside terra-cotta flue.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? (Stove pipe passes into gal. iron flange, securely fastened.)
- How near to wood? Yes.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Yes, in cabin - a terra-cotta pipe.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered except kitchen which has cloth glued to walls and painted.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4195 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.  
As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 16.65  
Total, \$ 17.65

Paid - June 29, 1921.

Albert M. Foster APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

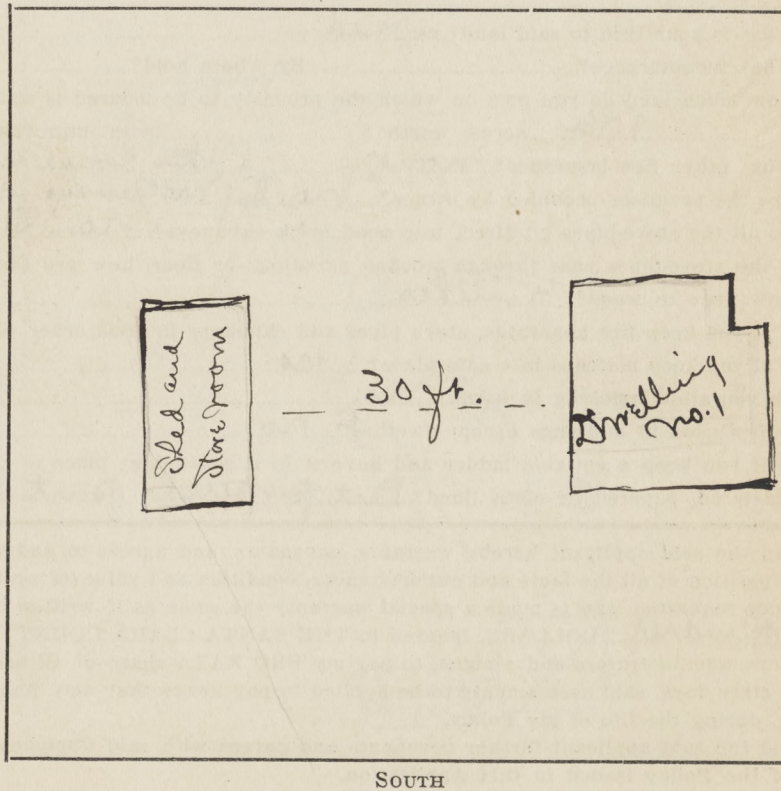
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



No. 5259.

## APPLICATION

OF

Horace L. Keeling

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 600.00

Expires

9 day of June 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 5.46

Premium

\$ 6.46

Inspector.

Renewed of \$3846.

Approved

June 10 1924

President.

Ella Q. Taylor.

Secretary.



20/✓

No. 5259.

Rate: 600 @ 30 = 1.80

# APPLICATION

Of Horace G. Keeshing - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred - DOLLARS, for the term  
of Three years, from the ninth day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story, <u>30</u> x <u>35</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shing. and papered</u> roof	<u>800</u>	<u>53 1/2</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>Shed and Store room, 12 x 36 ft. - built 1914 - good repair - Part Shingle and part papered roof</u>	<u>100</u>	<u>66</u>	
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>900</u>	<u>600</u>	

House and Barn No. 1 being situated about center of 10 1/2 acre tract, South side of Carlos Ave. and opposite South end of Race St. near San Jose, Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance?        By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 1/2 acres, worth \$        with improvements.
4. What other fire insurance? none - Other house insured by Geo. G. McChesney under Policy #5166.
5. Are the premises occupied by owner? no - by McChesney. - this house now vacant.
6. Do all the stove-pipes go direct into good brick chimneys? no - Stove pipe thru side wall.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Three sheet iron.
8. How near to wood? 3 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Part papered; part lined with Burlap.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.40  
Total, \$ 6.40

Horace G. Keeshing APPLICANT

Paid - Aug. 15, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (Private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

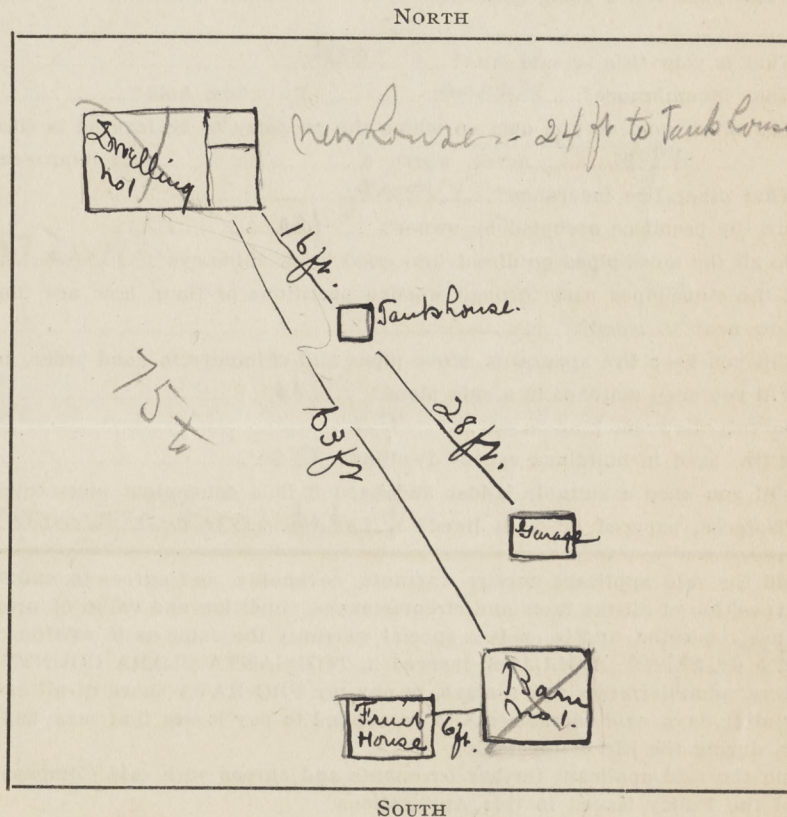
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5260

# APPLICATION

OF

Charles Kuhule  
Mountain View Post Office,  
Box 102-

Santa Clara County, Cal.

Amount Insured \$ 1585.00

Expires 11 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.75

Premium - - \$ 10.75

H. A. Schultze  
Inspector.

Approved June 13, 1924

C. J. Pettit  
President.

Ella A. Taylor  
Secretary.



20/✓ No. 5260. Rate: 1255@18 = 225  
330" 30 = 99  
3.24

APPLICATION

Of Charles Kuhule, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred and Eighty-five DOLLARS, for the term  
of Three years, from the Eleventh day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18 x 28</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shing</u> roof	1050	<del>700</del>	
On wing <u>1</u> stories <u>11 x 28</u> feet, built <u>1913</u> , now in <u>repair</u> , <u>Shing</u> roof			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	<del>155</del>	
On <u>Piano (new)</u>	300	<del>200</del>	
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	300	200	
On Barn No. 1, <u>1</u> stories <u>20 x 30</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>Shing</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>200</u> , on Pump House, \$ <u>130</u>			
On <u>Fruit House, 1 1/2 story, 18 x 28 ft. - Shing. roof.</u>	200	130	
On <u>On</u>			
On <u>On</u>			
Total amount		1585	

new house being built, 10 rooms - 10000 house.

Expired - June 11, 1924.  
Canceled - not renewed.

House and Barn No. 1 being situated on the San Francisco Road, 1 1/2 miles S.E.  
of Old Mountain View, Santa Clara Co., Cal. 330  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
19 1/2 acres, worth \$ none with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Two Terra-cotta
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Terra-cotta flue
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Ceiled with beaver board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1585 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of June 1921.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 9.75  
Total, \$ 10.75  
Chas Kuhule APPLICANT.

Paid - August 9, 1921

Cancelled  
May 11, 1922



Secretary.



No. 5261. Rate: 1900@15-285  
**APPLICATION**

20/1  
Of Dwight Durkee,  
Sarah A. Durkee, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Hundred DOLLARS, for the term  
of Three years, from the 12 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>58</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2100</u>	<u>1400</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>1900</u>	

House and Barn No. 1 being situated on West Side of Mountain View and Saratoga Road, 1/2 of a mile from Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 29 acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration Twenty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 8.55

Total, \$ 9.55

Paid. - June 11, 1921.

Boh Sign

Dwight Durkee

APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

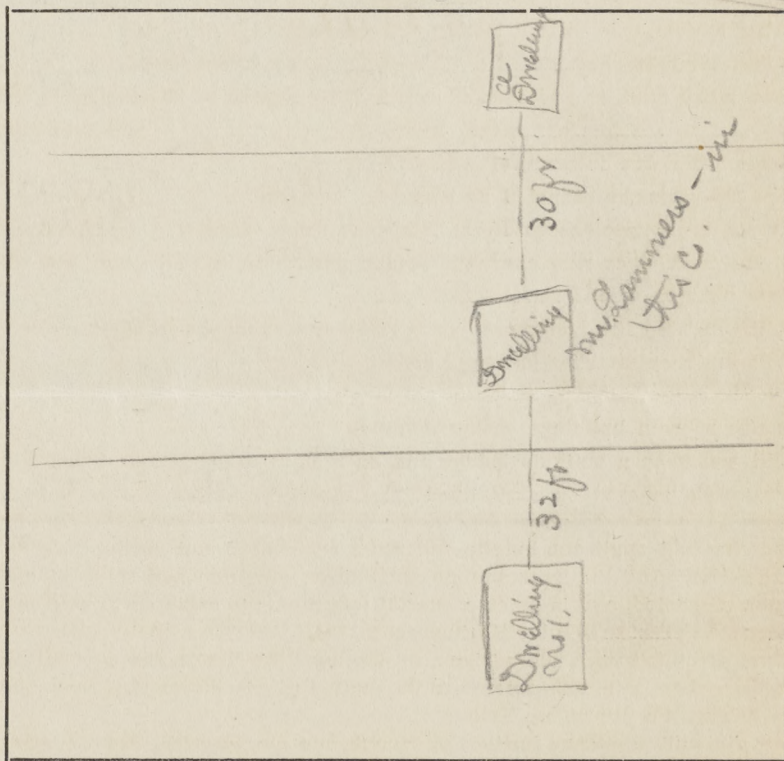
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5262.

## APPLICATION

Peter Siple

and Mrs. E. Siple

no. 39 So. Hillard St.

San Jose Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2500.00

Expires 14 day of June 1921

Policy Fee

\$ 1.00

Rate Fee

\$

18.75

Premium

\$

19.75

Inspector.

Approved

June 14

1921

President.

Secretary.



20 ✓

No. 5262.

Rate: 2500 @ 25 = 625

# APPLICATION

Peter Siple

and Mrs. F. E. Siple

San Jose

Of Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by

fire, for the sum of Twenty-five Hundred DOLLARS, for the term

of Three years, from the 14th day of June 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>Bungalow style -</sup> 1 1/2 stories x 4 1/2 feet, built 1, now in good repair, Shingle roof	4000	2500	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2500	

Typed - June 14. 1921.  
Revised - 6789.

House and Barn No. 1 being situated at # 39 South Willard Avenue, about 1000 miles from center of San Jose.

House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes. Patent floor -
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta with concrete around it, in
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? gal. iron flue.
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered - Part concrete finish on outside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 18.75

Total, \$ 19.75

Peter Siple.  
Mrs. F. E. Siple. APPLICANT.

Paid - June 27. 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

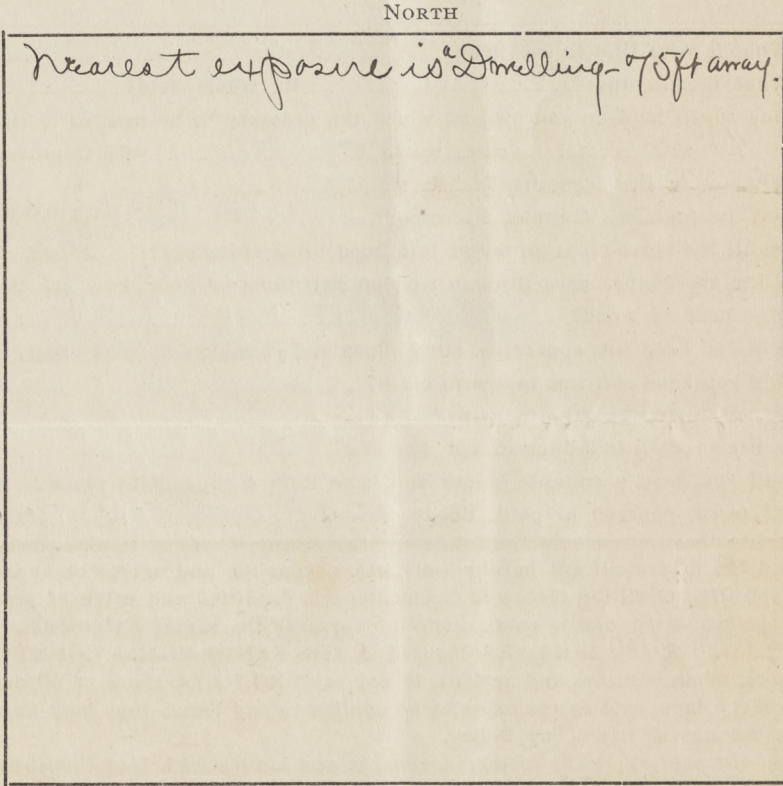
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

mailed to Mrs. Parrelly-Treco.

WEST



No. 5263.

# APPLICATION

OF

St. Johns  
Episcopal Church  
By W. F. Nichols - Bishop,  
and Mrs. Lawrence H. Scott.  
Saratoga.  
Post Office,  
(40 R. V. Garrod)  
Santa Clara County, Cal. Mrs. A. B. Parrelly  
Shower Bath and

Amount Insured \$ 1270 00  
Expires 14 day of June 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 17.15  
Premium - - - \$ 18.15

R. V. Garrod Inspector.  
Approved June 14 1924  
C. J. Parrelly President.  
Ella A. Taylor Secretary.



20 ✓

No. 5263

Rate: 1270 @ 45 = 5.71

# APPLICATION

Of St. John's Episcopal Church, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Hundred and Seventy DOLLARS, for the term  
of Three years, from the 14th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>1</u> stories <u>28</u> x <u>36</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>10 ft. to eaves. 20 ft. to peak. 4x4x8x12</u> <u>upright</u> <u>boards</u> <u>bottom</u>			
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On <u>12 pews. C \$20 per pew.</u>	<u>240</u>	<u>160</u>	
On <u>Organ</u>	<u>50</u>	<u>35</u>	
On <u>alter, fixtures, font, furnishings etc.</u>	<u>115</u>	<u>75</u>	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On			
On			
On			
On			
Total amount		<u>1270</u>	

House and Barn No. 1 being situated on 1/4 acre of land South East corner of St. Charles St and 6th Street Saratoga Calif.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/4 acre acres, worth \$ 2000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Services held once a week on Sundays.
6. Do all the stove-pipes go direct into good brick chimneys? No
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Through galvanized caps.
8. How near to wood? one inch
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Sealed with 1x6 grooved pine.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1270 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of June 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.15  
Total, \$ 18.15

President of Guild Wm Louise N. Scott Beck APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

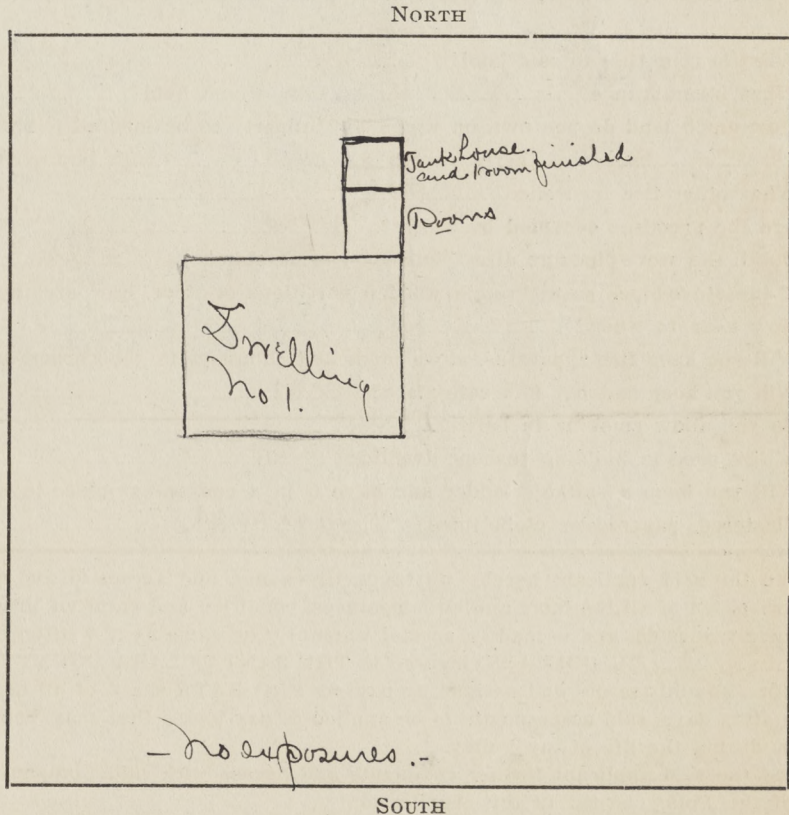
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5264

# APPLICATION

OF

W. J. L. Linn  
Mountain View Post Office,  
Rate 1.  
Box 342.

Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 15 day of June 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 9.00

Premium - - \$ 18.00

Barney Job  
Inspector.

Approved June 18 1921

E. J. Barth  
President.

Edna Taylor  
Secretary.



No. 5264. Rate: 4500 @ 20 = 9.00

# APPLICATION

20  
21  
Of J. Whysess Levin, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of 1 yr. years, from the 15th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>24</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Red Brick</u> roof	<u>6000</u>	<u>3800</u>	
On wing <u>1</u> stories <u>16</u> x <u>12</u> feet, built <u>1920</u> , now in " repair, " roof			
On <u>Tank house, connected with dwelling, built 1920.</u>			
On house No. 2, <u>x</u> stories, <u>x</u> feet, built <u>1</u> , now in " repair, " roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions - <u>including Piano</u>	<u>1050</u>	<u>700</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, <u>x</u> stories, <u>x</u> feet, built <u>1</u> , now in " repair, " roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>7050</u>	<u>4500</u>	

House and Barn No. 1 being situated on Levin Avenue, off Grant Road, about  
2 1/2 miles from Mountain View, Santa Clara Co. Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 50 acres, worth \$ 55,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes. (Electric lighting.)
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 9.00

Total, \$ 10.00

Paid. - June 15, 1921.

J. Whysess Levin APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

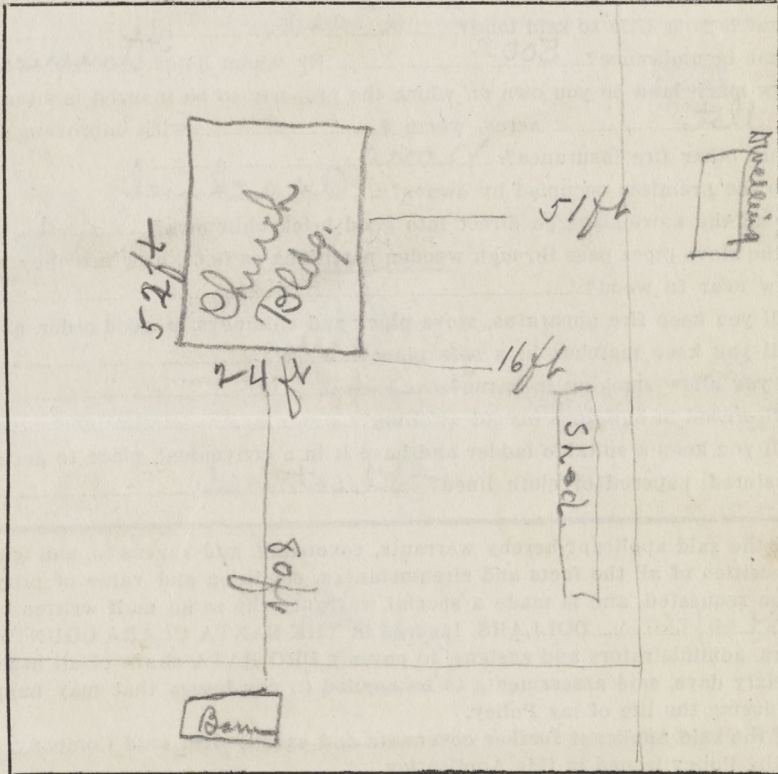
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Hope  
Leach St.*

WEST



SOUTH

EAST

No 5265.

# APPLICATION

OF

Trustees of  
Memorial Baptist Church,  
Mountain View Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$2500.00

Expires 15 day of June 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 26.25

Premium - - - \$ 27.25

*P. D. Murrian*  
Inspector.

Approved June 18 1921

*E. J. Pettit*  
President.

*E. A. Taylor*  
Secretary.



21

No. 5265.

Rate 2500 @ .35 = 8.75

# APPLICATION

"Memorial" Trustees of Baptist Church Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
of Three years, from the 15 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 24 x 52 feet, built 1890, now in good repair, single roof } On wing stories x feet, built 1, now in repair, roof }	3750	2500	
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2500	

House and Barn No. 1 being situated on corner of Hope and Daniel Sts., Town of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 500.00 By whom held? Home Mission American Baptist Publication Society New York
- How much land do you own on which the property to be insured is situated, and what is its value? 11.00 acres, worth \$ with improvements. Loss payable.
- What other fire insurance? None.
- Are the premises occupied by owner? As a church.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of June 1921.

Policy Fee, \$ 1.00 Trustees  
Rate Fee, \$ 26.25 Memorial  
Total, \$ 27.25 Baptist Church

Paid - June 22, 1921 -  
(By J. J. Taylor, Treasurer.)  
A. M. Crittenden APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

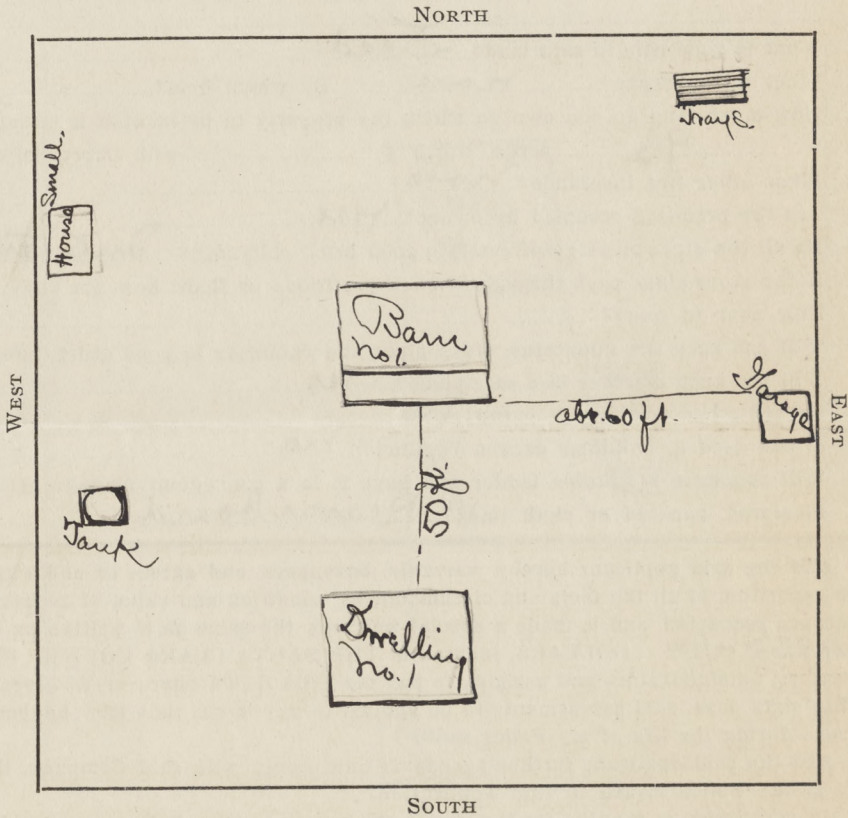
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5266

# APPLICATION

OF

*Herschel Johnson*  
*Dave Jose* Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ *21,950*

Expires *15* day of *June* 192*8*.

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *12.95*

Premium - - \$ *13.95*

*Journal of #4284* Inspector.

Approved *June 18* 192*8*

*E. J. Pettit* President.

*Ella G. Taylor* Secretary.



# No. 5266. APPLICATION

Rate: 2100 @ 25 = 5.25  
100 " 35 = 35  
295 " 30 = .88  
6.48

Of Herschel Johnson - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Four Hundred and twenty-five DOLLARS, for the term  
 of 2 years, from the 15 day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>57</u> x <u>27</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>150</u>	<u>100</u>	<u>50</u>
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>1 1/2</u> stories, <u>20</u> x <u>18</u> feet, built <u>1913-1916</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>      </u> ( <u>Shed, 20 x 18 ft -</u> )			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Garage</u>	<u>90</u>	<u>60</u>	
On <u>400 fruit ways - (new)</u> <u>While in stock or on dry ground</u>	<u>350</u>	<u>175</u>	
On <u>300 " (old) - good repair</u> <u>or in spray shed soon to be built</u>	<u>120</u>	<u>60</u>	
On <u>      </u>			
Total amount <u>      </u>		<u>2495</u>	

House and Barn No. 1 being situated on the Cattle Road, second place on right side from Monterey Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
9 1/2 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta flues
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Beaver board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2495.40/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of June 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.95  
 Total, \$ 13.95

Paid - June 15, 1921.

Herschel Johnson APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

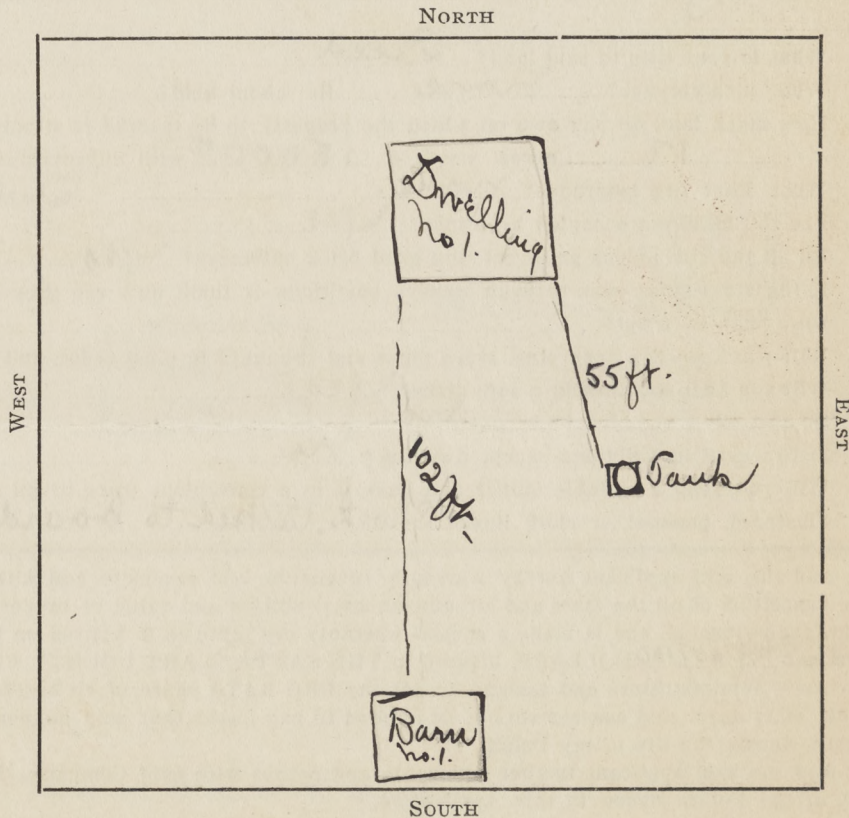
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5267

# APPLICATION

OF

*John Johnson,*  
*Morgan Hill* Box 14  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2265.00

Expires 15 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.00

Premium - - \$ 13.00

*John A. Frank*  
Inspector.

Approved *June 8th* 1924

President.

*Ella A. Taylor.*  
Secretary.



21/1

No. 5267. Rate: 1865 @ 15. 2.19  
400 " 30 = 1.20  
3.99 or 4.00

# APPLICATION

Of John Johnson, Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Two Hundred and Sixty-five DOLLARS, for the term  
of Three years, from the 15th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>26</u> x <u>28</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>750</u>	<u>500</u>	
On _____			
On <u>Piano Victrola</u>	<u>150</u>	<u>100</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and frame, 14x14 ft. - 16 ft. high - 6x6 timbers</u>	<u>400</u>	<u>265</u>	
On Barn No. 1, _____ stories <u>18</u> x <u>24</u> feet, built _____, now in <u>good</u> repair, <u>Shake</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>and 2 sheds, 14x24 ft.</u>			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>3400</u>	<u>2265</u>	

Expired - June 15, 1921.  
Renewed - 6793.

House and Barn No. 1 being situated on Diana Avenue, 1 1/2 miles East of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 17 acres, worth \$ 15000.00 with improvements.
4. What other fire insurance? none. Electric lights and fixtures - new -
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth, tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2265 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.00  
Total, \$ 13.00

John Johnson APPLICANT.

Paid - June 16, 1921.

Renewed - 1300 - new - 900



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

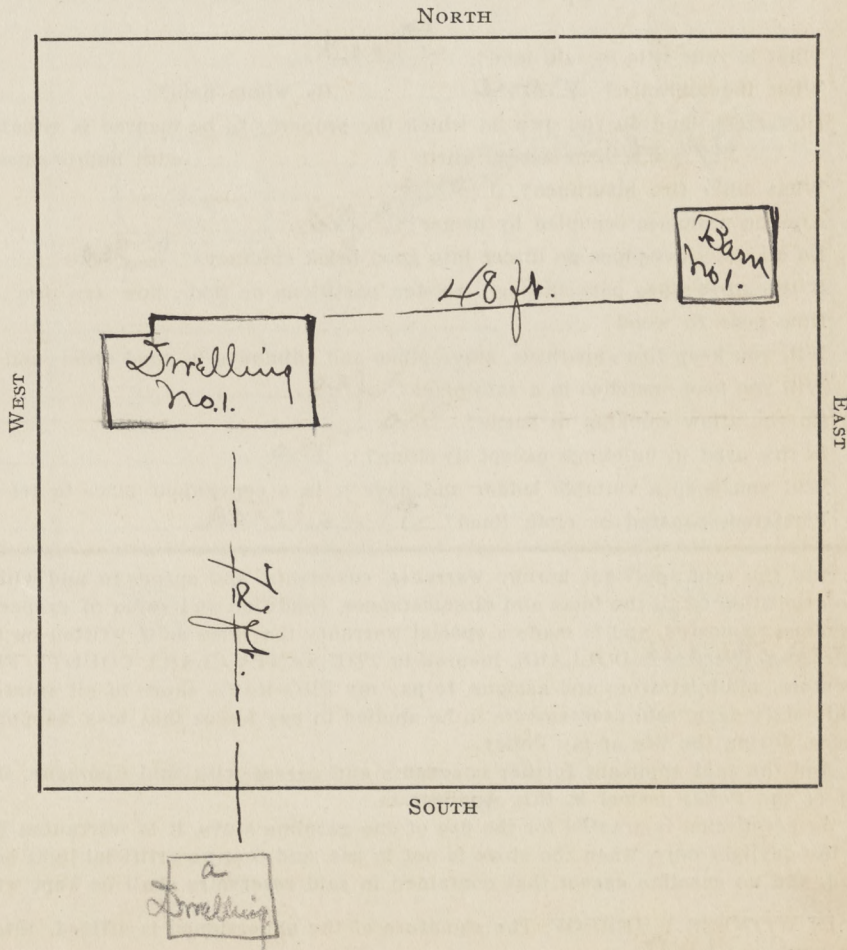
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5268.

# APPLICATION

OF

Mrs. E. J. Henwood.  
No. 12 N. Lincoln Ave.  
San Jose.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2600.<sup>00</sup>

Expires 15 day of June 1924

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 16.50

Premium - - - \$ 17.50

Renewal of \$3849.  
Inspector.

Approved June 18<sup>th</sup> 1924

E. J. Henwood  
President.

Ella J. Taylor.  
Secretary.



21/✓

No. 5268.

# APPLICATION

Rate:  $\frac{2400}{300} @ \frac{20}{35} = \frac{480}{5.50}$

Of Mrs. E. J. Henwood, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-six Hundred DOLLARS, for the term  
 of Three years, from the 15th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>39</u> x <u>72</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3300</u>	<u>2200</u>	<u>3.000</u>
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>300</u>	<u>200</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>20</u> x <u>30</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	<u>3.00</u>
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>3900</u>	<u>2600</u>	

House and Barn No. 1 being situated at #12 North Lincoln Ave., near San Jose, Santa Clara Co., Cal  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 2/3 of an acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 16.50

Total, \$ 17.50

Paid - June 15, 1921

Mrs E. J. Henwood APPLICANT  
by J R Henwood



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

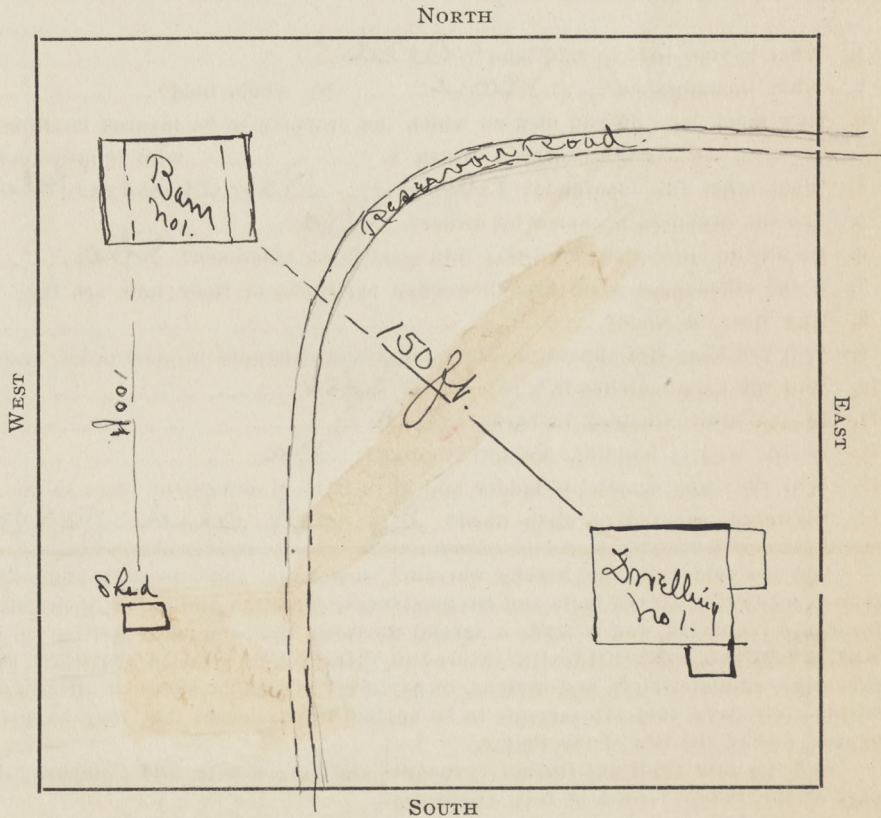
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5269

# APPLICATION

OF

Frank H. Baker

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1000.00

Expires 18 day of June 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 4.50

Premium - - - \$ 5.50

Renewal of \$3855 -

Inspector.

Approved June 10 1921

E. J. Ballat

President.

E. J. Taylor

Secretary.



No. 5269.

# APPLICATION

Rate: 1000 @ .15 = 1.50

Of Frank H. Baker - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of Three years, from the 18th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>16</u> x <u>48</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank.....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2.....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		<u>1000</u>	

*Exp. paid - June 18, 1924.  
 Renewed - 6794.*

House and Barn No. 1 being situated on Reservoir Road, above Lexington Lake  
Side District, Santa Clara Co. Cal.

House and Barn No. 2 being situated.....

- What is your title to said land? Deed
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
1 1/2 acres, worth \$..... with improvements.
- What other fire insurance? none - Barn under Policy #4107.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.50  
 Total, \$ 5.50.

Frank H. Baker APPLICANT.

Paid - July 2, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

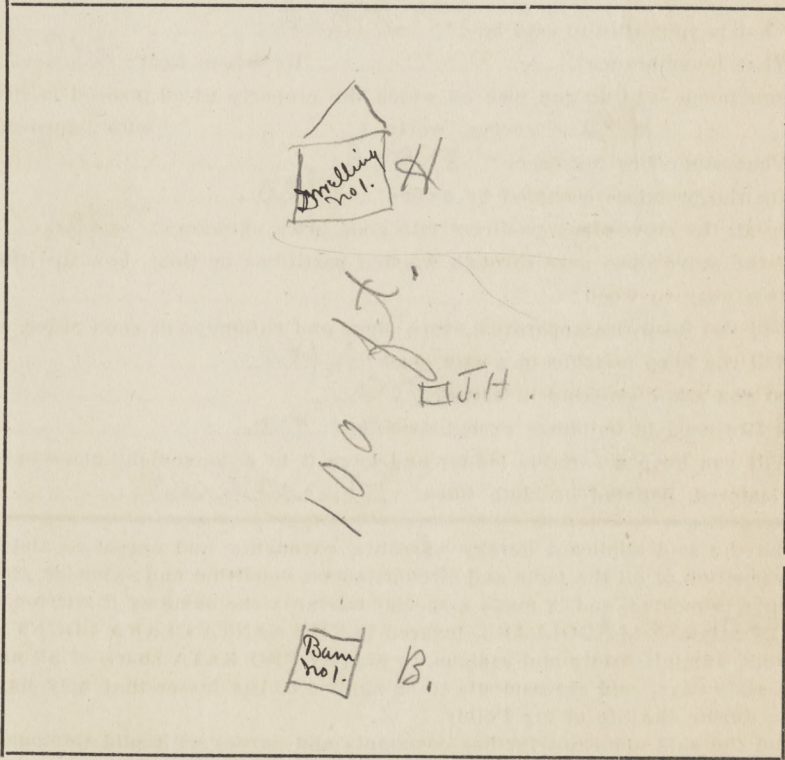
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Determined*

WEST



NORTH

SOUTH

EAST

No. 5270.

# APPLICATION

OF

*Carl Larsson*  
*Carl Larsson* Rate C.  
*Carl Larsson* Post Office,  
134 186,  
Santa Clara County, Cal.

Amount Insured \$ 2200.00  
Expires 18 day of June 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 11.25  
Premium - - - \$ 12.25

*Alfred Nelson*  
Inspector.

Approved June 18 1921

*C. J. Pettit*  
President.

*Ella Q. Taylor*  
Secretary.



21/ No. 5270. Rate: 1900 @ .15 = 2.85  
300 - 30 = .90  
3.75

APPLICATION

Of Carl Svensson - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
of Three years, from the 18th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <sup>5 rooms - (about)</sup> 1 story <sup>32</sup> x <sup>40</sup> feet, built 1892, now in good repair, <sup>high</sup> roof	2250	1500	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <sup>about</sup> 2 stories, 20 x 30 feet, built 1, now in good repair, <sup>high</sup> roof	450	300	200
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	3300	2200	

House and Barn No. 1 being situated on East side of Cottle Road just South  
of the Monterey Road and O.P.R.R. tracks near Eden Vale, S.C. Co. Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held? G.C. Bonar - Loan payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
9 1/2 acres worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Paid - June 18, 1921. Carl Svensson APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Drifters (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

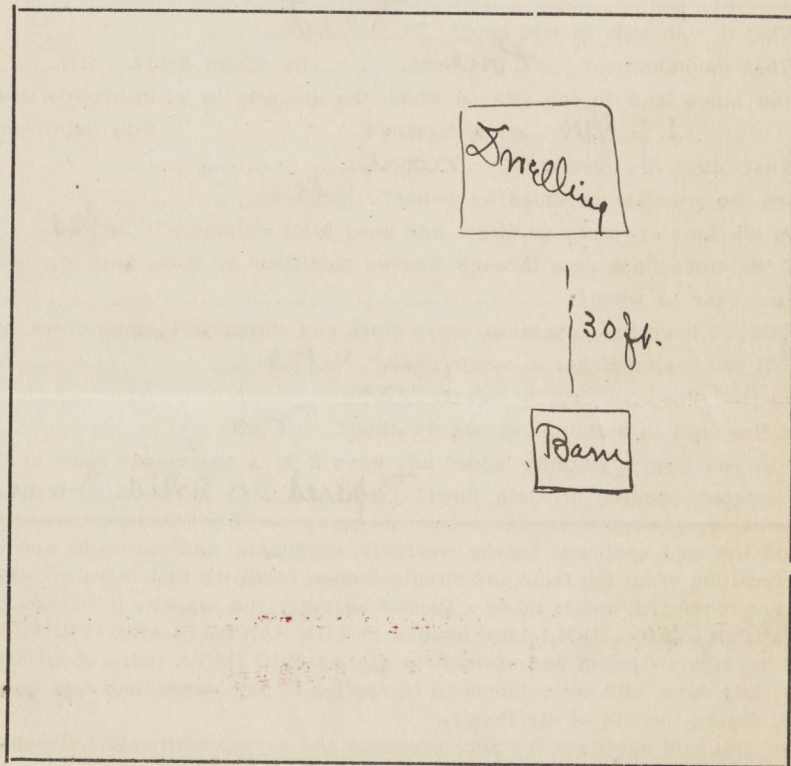
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

Smelling

30 ft.

Barn

EAST

SOUTH

No. 5271.

## APPLICATION

OF

J. E. Ross

Liberty

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2830.00

Expires 21 day of

June 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 23.73

Premium

\$ 24.73

Renewal of # 3868.

Inspector.

90% added.

Approved June 18, 1924.

J. E. Ross

President.

Edw. D. Taylor

Secretary.



No. 5271.  
**APPLICATION**

Rate:  $2270 @ .25 = 5.67$   
 $560 @ .40 = 2.24$   
 $7.91$

21  
Of F. E. Ross, Libroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and insurance against loss or damage by  
fire, for the sum of Twenty eight hundred and thirty DOLLARS, for the term  
of Three years, from the 21 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>16</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>tin</u> roof	1125	750	
On wing <u>1 1/2</u> stories <u>14</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>tin</u> roof			
On " <u>1</u> story <u>14</u> x <u>18</u> ft. - " <u>1918</u> " " " " " "			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	1800	1200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano	300	200	
On <u>Phonograph &amp; records</u>	180	120	
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> story <u>26</u> x <u>52</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	450	300	
On Barn No. 2			
On <u>6</u> Tons of Hay		60	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>300.00</u> , on Pump House, \$	300	200	
On			
On			
On			
On			
Total amount		2830	

House and Barn No. 1 being situated on South side of Rucker Avenue,  
1/2 of a mile East of Highway, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- 9000 acres -
- What is your title to said land? Deed
  - What incumbrance? None By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value?  
17 8/100 acres, worth \$ with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys? Yes
  - If the stove-pipes pass through wooden partitions or floor, how are they secured? -
  - How near to wood? -
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns? No
  - Is fire used in buildings except dwelling? No
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? Papered on solid boarded walls

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2830.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of June 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.73  
Total, \$ 24.73

F. E. Ross APPLICANT

Paid - June 18, 1921



72.

ATION

gov  
616 Ada Ave.,  
Post Office,  
County, Cal.

1500.00

June 1921

1.00

6.75

7.75

#3861.

Inspector.

June 18, 1921

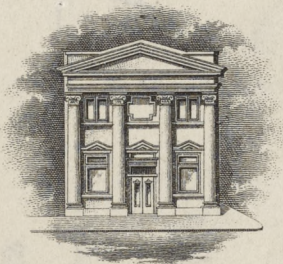
J. J. Taylor  
President.

J. J. Taylor  
Secretary.

B. W. HOLEMAN, PRESIDENT.  
WM. P. WRIGHT, VICE PRESIDENT.

J. J. TAYLOR, CASHIER.  
F. W. MEYER, ASST. CASHIER.

CAPITAL \$ 50,000.00



# THE FIRST NATIONAL BANK

OF MOUNTAIN VIEW, CAL.

MOUNTAIN VIEW, CAL. June 21, 1921.

Santa Clara County Fire Insurance Co.,  
San Jose, Calif.

Gentlemen:

Enclosed find our check for \$27.25 in  
payment of premium on policy covering the Baptist  
Church in Mountain View.

When forwarding the policy to us, please  
include an extra copy of the mortgage clause, so that  
we may send the same to our Board, and oblige

Yours truly,

MEMORIAL BAPTIST CHURCH

JJT:RB

J. J. Taylor - Treas.



21/2

No. 5271.

APPLICATION

Rate: 2270 @ 25 = 567  
560 " 40 = 224  
791

Of F. E. Ross, Lilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty eight hundred and thirty DOLLARS, for the term  
of Three years, from the 21 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>16</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>tin</u> roof	<u>1125</u>	<u>750</u>	
On wing <u>1 1/2</u> stories <u>14</u> x <u>16</u> feet, built <u>1</u> " , now in " repair, <u>tin</u> roof			
On " <u>1</u> story <u>14</u> x <u>18</u> ft. - " <u>1918</u> " " " " " "			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> " , now in " repair, " roof	<u>1800</u>	<u>1200</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano	<u>300</u>	<u>200</u>	
On <u>Phonograph &amp; records</u>	<u>180</u>	<u>120</u>	
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> story, <u>26</u> x <u>52</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>6</u> Tons of Hay		<u>60</u>	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>300.00</u> , on Pump House, \$	<u>300</u>	<u>200</u>	
On			
On			
On			
On			
Total amount		<u>2830</u>	

House and Barn No. 1 being situated on South side of Rucker Avenue,  
1/2 of a mile East of Highway, Santa Clara Co., Cal  
House and Barn No. 2 being situated

- 900 - acres -
- What is your title to said land? Deed
  - What incumbrance? None By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value?  
17 8/100 acres, worth \$ with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys? Yes
  - If the stove-pipes pass through wooden partitions or floor, how are they secured? -
  - How near to wood? -
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? no
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? Papered on Solid Boarded Walls

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2830 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of June 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 23.73

Total, \$ 24.73

F. E. Ross APPLICANT

Paid - June 18, 1921



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES

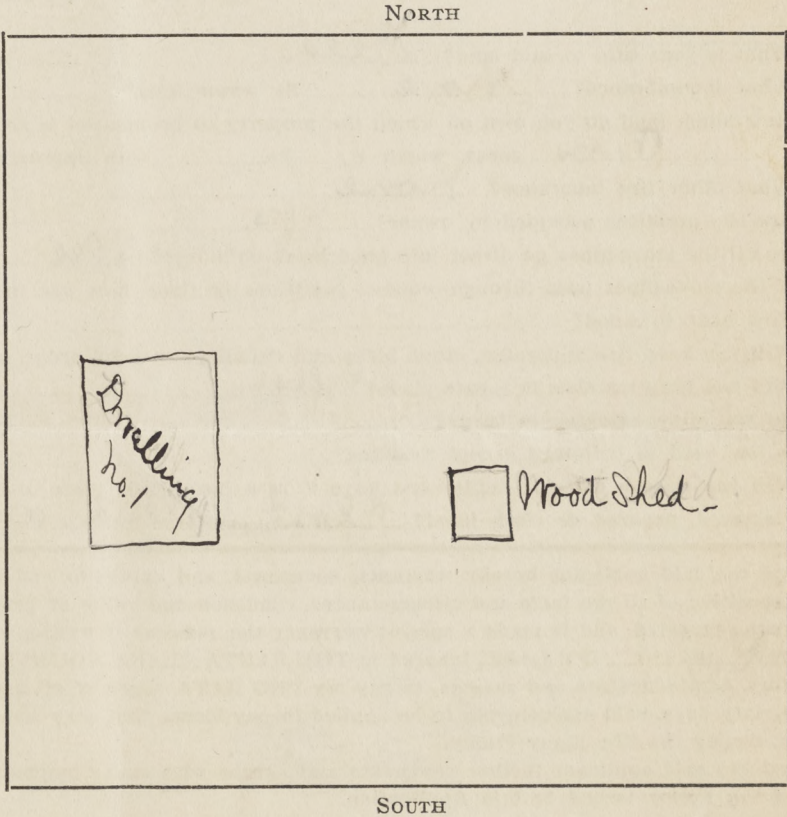
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *enclosed*

WEST



NORTH

SOUTH

EAST

No. 5272.

APPLICATION

OF

*D. D. Gregory*  
*Mountain View* Post Office,  
*616 Ada Ave.*

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 21 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 6.75

Premium - - \$ 7.75

*Renewal of #3861.*

Inspector

Approved *James H. Taylor* 18" 1921

President

Secretary

*James H. Taylor*  
*Ella Q. Taylor*



No. 5272.

Rate: 1500 @ 15 = 2.25

## APPLICATION

Of W.S. Gregory - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of Three years, from the 21 day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing.</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>      </u> stories <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situated on Ada Avenue, Mountain View, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Cloth, latched, and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 6.75

Total, \$ 7.75

W.S. Gregory APPLICANT.

Paid - June 22, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

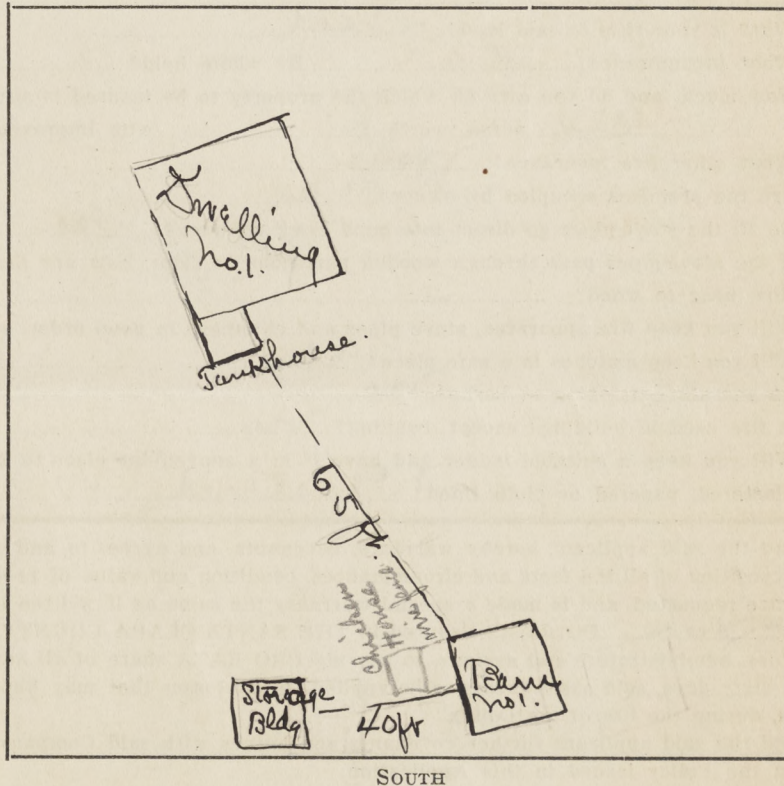
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5273.

## APPLICATION

OF

Mr. C. E. Merrill

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 23 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 22.25

Premium - - \$ 23.25

Renewal of \$1302.  
Inspector.

Approved June 25" 1924

C. E. Merrill,  
President.

Edna J. Taylor.  
Secretary.



Rate: 4060 @ 15 = 6.09  
440 " 30 = 132  
711

fire,  
of.....  
It is  
prop

Having purchased of Mrs. C. E. Merrill the property described in  
Policy No. 5273 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Mrs. C. E. Merrill

Signed W. A. R. R. R.

90	60
300	200
40	25
160	100

160	100
-----	-----

Expired - June 23, 1924  
Renewed - 6800

98	65
60	40
15	10

4500

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value? Six acres, worth \$ 1000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? None
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

Total, \$ 23.25

Mrs. C. E. Merrill APPLICANT.

Paid. - July 6. 1921



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

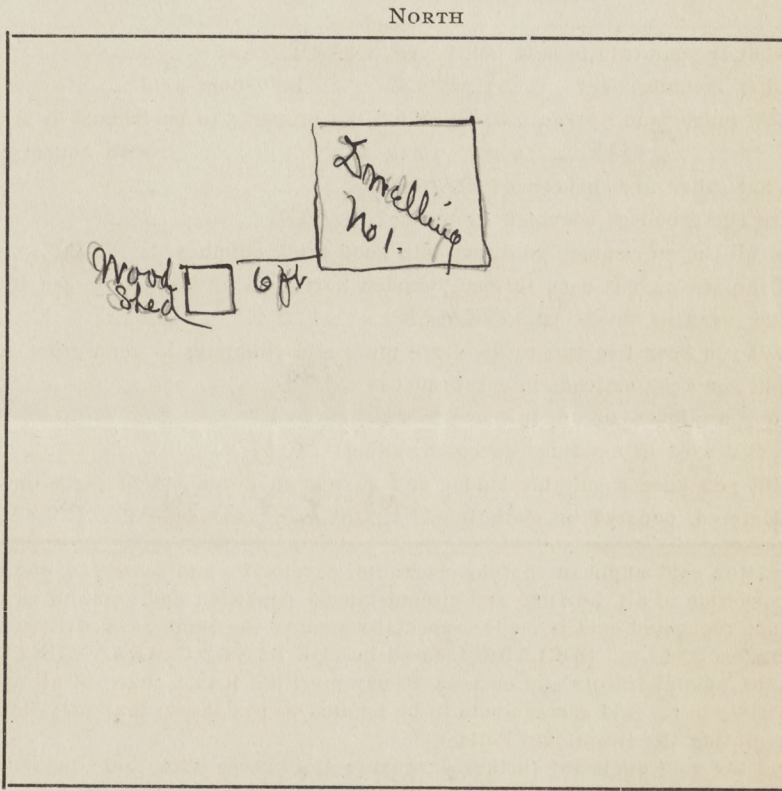
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed to J.A. McKinnon*

WEST



SOUTH

EAST

No. 5274

## APPLICATION

OF

Miss *Gaudinichio*

*Lilroy* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 25 day of

June 1922

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 3.50

Premium

- - \$ 24.00

*Renewal of #4798.*  
Inspector.

Approved

June 22, 1921

*C. J. Patten*

President.

*Wm. A. Taylor*

Secretary.



No. 5273. Rate: 4060 @ 15 = 6.09  
440 " 30 = 132  
7.41

# APPLICATION

Of Mrs. C. E. Merrill - Saratoga Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage  
 fire, for the sum of Forty-five Hundred DOLLARS, for the te  
 of 3 years, from the 23rd day of June 1921, if approved by the Compa  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, <u>2</u> stories <u>40</u> x <u>54</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4350</u>	<u>2900</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1500</u>	<u>1000</u>	
On Piano	<u>150</u>	<u>100</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>any Tank House</u> <u>16x16 ft. - attached to dwelling</u>	<u>90</u>	<u>60</u>	
On Barn No. 1, stories <u>20</u> x <u>41</u> feet, built 1, now in repair, roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay	<u>40</u>	<u>25</u>	
On			
On <u>1</u> Horses	<u>160</u>	<u>100</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On <u>Out. Bldg. 26x20 ft. for general storage purposes</u>	<u>98</u>	<u>65</u>	
On <u>200 fruit trays, while in Bldg. - in Barn no. 1.</u>	<u>60</u>	<u>40</u>	
On <u>100 " boxes. " " "</u>	<u>15</u>	<u>10</u>	
On			
Total amount		<u>4500</u>	

Expired - June 23, 1924  
Renewed - 6800

House and Barn No. 1 being situated on Saratoga Avenue, about 1 1/4 miles from  
Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Six acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 and 20/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of June 1921:

Policy Fee, \$ 1.00  
 Rate Fee, \$ 22.25  
 Total, \$ 23.25

Mrs. C. E. Merrill APPLICANT.

Paid - July 6, 1921



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c or \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100  
Fruit Houses, and Fruit Driers (private)  
Sheds, Shops, Storehouses, and other out buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c or \$100.

Steam Engines, Boilers, etc.; Rate, 40c or \$100.  
School Houses and Churches; detached Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

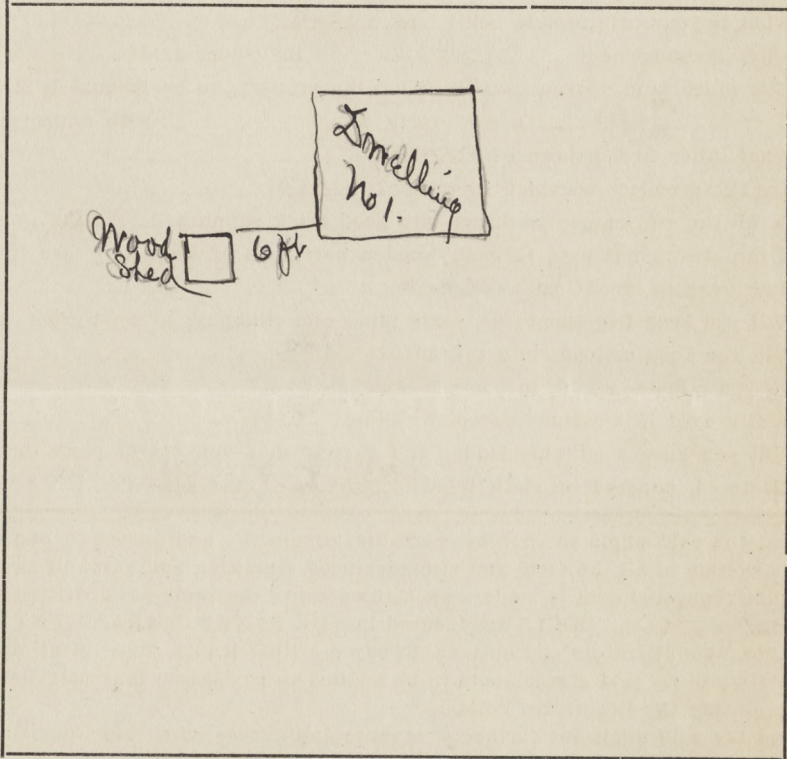
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

Having purchased of \_\_\_\_\_ in the Santa Clara County Fire Insurance Company, and the said Policy No. 2273, \_\_\_\_\_ of Insurance under the conditions which it was issued, and I hereby accept the said Policy \_\_\_\_\_ to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed \_\_\_\_\_

Office, \_\_\_\_\_

1922 \_\_\_\_\_

00 \_\_\_\_\_

50 \_\_\_\_\_

150 \_\_\_\_\_

\_\_\_\_\_

Approved June 22, 1921

W. J. Patten, President.

John A. Taylor, Secretary.



No. 5274.

# APPLICATION

Rate: 1000 @ .35 = 3.50

Of Joan Shields - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of one years, from the 25th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>800</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>1800</u>	<u>1000</u>	

*Expired - June 25. 1922*  
*Renewed - #5779*

House and Barn No. 1 being situated on the North side of Watsonville Road  
Nine miles West of Gilroy, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Two acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Two in one
- How near to wood? brush
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined on boards (?) is it right?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of June 1921

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.50  
 Total, \$ 4.50

Paid - June 21. 1921.

Joan Shields APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

## NOT

On di  
sured, &  
feet; sa  
occupied  
figures  
on Diagram. *Mailed-*

No. 5275

# APPLICATION

OF

*D. N. Buck*  
*Box 324*  
*Robertino* Post Office,  
Santa Clara County, Cal.

nt Insured \$ *2070.00*  
es 25 day of *June* 192*1*  
y Fee - - - \$ *1.00*  
Rate Fee - - - \$ *12.20*  
ium - - - \$ *13.20*

Renewal of # *3863*.  
Inspector.  
roved *June 22* 192*1*  
*G. J. Pettit*  
President.  
*Ellen Q. Taylor*  
Secretary.

*San Francisco*  
*June 20<sup>th</sup> 1921*

*Santa Clara Co. Fire Ins. Co.*

*At request of Joan Shields Gilroy*  
*I am forwarding her application for*  
*renewal of policy # 4798 held by her*  
*Also request order for \$4.50 amount of*  
*premium*

*Should said application be favorably*  
*acted on on policy issued please mail*  
*same to me c/o Hibernia Saving and*  
*Loan Society San Francisco Calif*  
*I oblige*

*Yours Respectfully*  
*J. A. McKerron*

a common purpose, so  
separated, constitute a single hazard, they are  
not exposures to each other.

EAST

*Dam*  
*no. 1*

SOUTH



No. 5274. Rate: 1000 @ .35 = 3.50

# APPLICATION

Of Joan Shicks - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of one years, from the 25th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>800</u>	<u>500</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>1800</u>	<u>1000</u>	

House and Barn No. 1 being situated on the North side of Watsonville Road  
Nine miles West of Gilroy, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no
- If the stove-pipes pass through wooden partitions or floor, how are they secured? Iron and wire
- How near to wood? 6 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined on boards (?) not on right?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of June 1921.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.50  
 Total, \$ 4.50

Joan Shicks APPLICANT.  
Paid - June 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

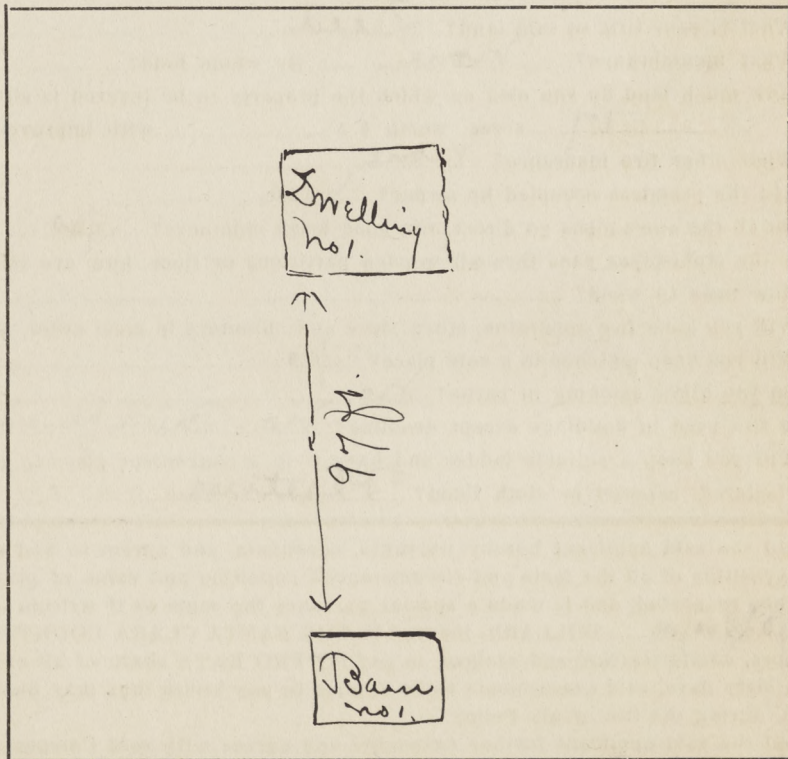
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed*

WEST



SOUTH

EAST

No. 5275

# APPLICATION

OF

*O. N. Buck*  
*Box 324*  
*Exposition* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *2070.00*

Expires *25* day of *June* 192*1*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *12.20*

Premium - - \$ *13.20*

*Renewal of # 3863*  
Inspector.

Approved *June 22* 192*1*

*G. J. Pettit*  
President.

*Ellen A. Taylor*  
Secretary.



No. 5275. Rate: 14/30 @ 15 = 2.15  
640 .. 30 = 1.92  
4.07

# APPLICATION

Of A. N. Buck, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Twenty Thousand and Seventy DOLLARS, for the term  
 of Three years, from the 25th day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story, <u>28</u> x <u>46</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2000	1330	
On wing <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>	225	100	
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>32</u> x <u>52</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	750	500	
On Barn No. 2			
On <u>2</u> Tons of Hay			
On <u>2</u> Horses	75	50	
On <u>2</u> Horse Wagon	30	15	
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse <u>Buggy</u> <u>Orchard Truck</u>	75	50	
On <u>100</u> fruit boxes	48	25	
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>100</u> fruit boxes			
On <u>100</u> fruit boxes			
On <u>100</u> fruit boxes			

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 5275 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 5275

	Valuation	Am't Insured
On Dwelling—When Built? <u>1910</u> Dimensions <u>28 x 46</u> Condition <u>good</u>		
On Barn--When Built? <u>1904</u> Dimensions <u>32 x 52</u> Conditions <u>good</u>		
On Automobile - <u>Buick, 1921</u> - <u>only while con-</u>	1600	600.00
On <u>tained in Barn No. 1.</u>		
On <u>omit this</u>		

Amount Ins., \$ 600.00 Premium, \$ 5.25 Paid, July 30, 1921. Survey, \$ — Total, \$ —

Dated this thirtieth day of July, 1921.

Agent A. N. Buck Applicant

ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 12.20

Total, \$ 13.20

Paid - June 21, 1921.

A. N. Buck APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

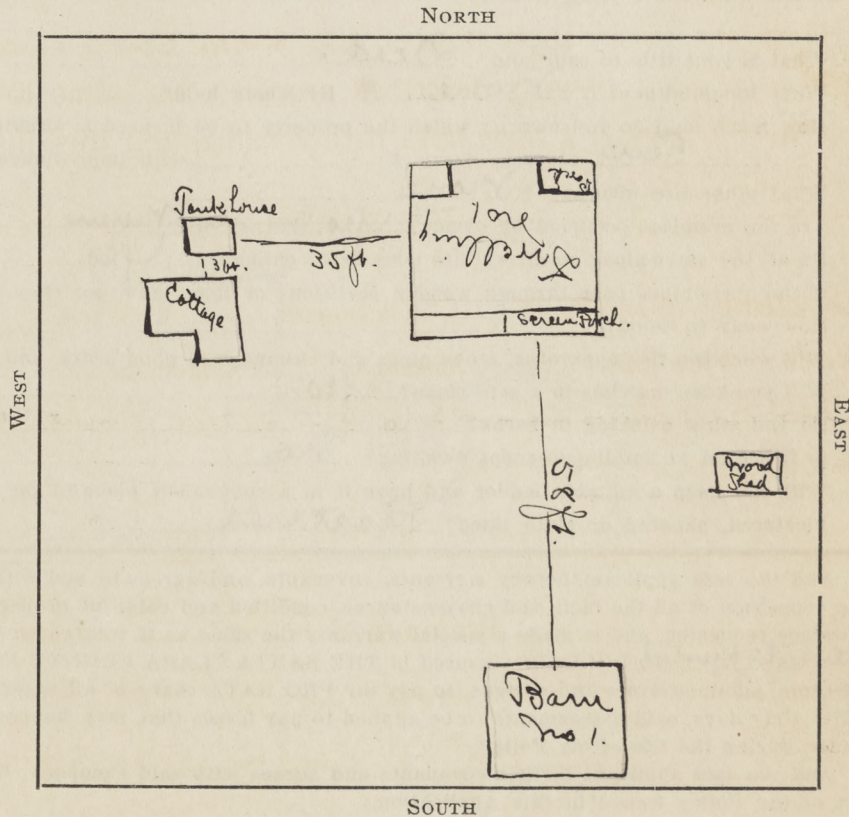
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5276.

# APPLICATION

OF  
R. E. Warren.  
and Miss Emma Wood.  
"Hopewell Ranch."  
Analoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800.00  
Expires 25 day of June 1921.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 18.30  
Premium - - \$ 19.30

Renewal of \$3864.  
Inspector.

Approved James L. Smith 1921  
President.

Ella A. Taylor.  
Secretary.



No. 5275. Rate: 1430 @ 15 = 215  
640 .. 30 = 192  
407  
**APPLICATION**

Of A. N. Buck Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand and Seventy DOLLARS, for the term  
of Three years, from the 25th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>28</u> x <u>46</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof } <u>room added in 1917</u>	<u>2000</u>	<u>1330</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof }			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>	<u>225</u>	<u>100</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>32</u> x <u>52</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>750</u>	<u>500</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>2</u> Horses <u>      </u>	<u>75</u>	<u>50</u>	
On <u>1</u> <u>2</u> -Horse Wagon <u>      </u>	<u>30</u>	<u>15</u>	
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>1</u> <u>1</u> -Horse <u>Buggy</u> <u>Orchard Truck</u>	<u>75</u>	<u>50</u>	
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>400</u> fruit boxes <u>      </u>	<u>48</u>	<u>25</u>	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>2070</u>		

and Barn No. 1 being situated on Prospect Road 1/4 of a mile West of Lincoln School, Santa Clara Co., Cal.  
and Barn No. 2 being situated       

What is your title to said land? Deed  
What incumbrance? none By whom held?         
How much land do you own on which the property to be insured is situated, and what is its value?  
17 acres, worth \$        with improvements.  
What other fire insurance? none  
Are the premises occupied by owner? Yes  
Do all the stove-pipes go direct into good brick chimneys? Yes  
If the stove-pipes pass through wooden partitions or floor, how are they secured?         
How near to wood?         
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
Will you keep matches in a safe place? Yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no - Brick flue in Barn not used.  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
Plastered, papered or cloth lined? Plastered

and the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
10,000.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex  
penses, during the life of my Policy.

and the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.20  
Total, \$ 13.20

A. N. Buck APPLICANT.

Paid - June 21, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

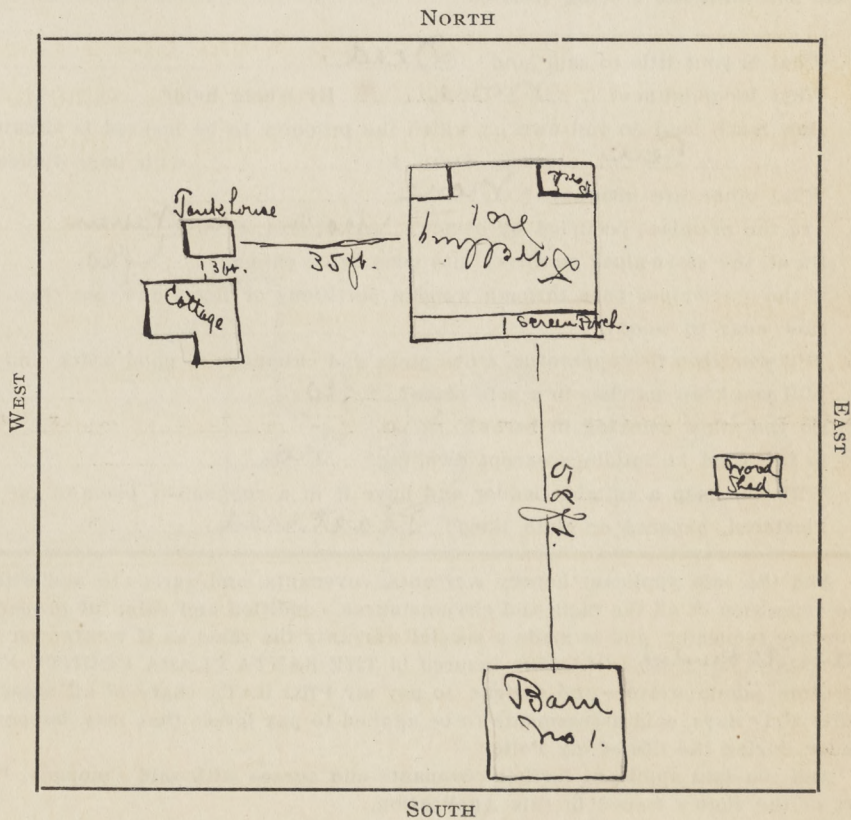
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5276.

# APPLICATION

OF  
F. S. Warren,  
and Miss Emma Wood.  
"Hopewell Ranch,"  
Sanatoga Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2800.<sup>00</sup>  
Expires 25 day of June 1924.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 18.30  
Premium - - \$ 19.80

Renewal of \$3864.  
Inspector.

Approved June 25<sup>th</sup> 1921  
C. H. Peckham,  
President.

Ella A. Taylor,  
Secretary.



No. 5276. Rate 2466 @ 20 = 493  
334 - 35 = 1.16  
6.09

# APPLICATION

22  
✓  
Of R. S. Warren  
and Miss Emma Wood - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-eight Hundred DOLLARS, for the term  
of Three years, from the 25th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>29</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2500</u>	<u>1666</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>750</u>	<u>500</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house, and Westinghouse "Motor"</u>	<u>375</u>	<u>250</u>	
On Barn No. 1, _____ stories <u>24</u> x <u>25</u> feet, built _____, now in <u>good</u> repair, _____ roof	<u>500</u>	<u>334</u>	
On <del>Barn No. 2</del> <u>and Sheds attached.</u>			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On <u>Tools in Tank-house</u> <u>Expired - June 25, 1924.</u> <u>Reversed - 6803</u>	<u>75</u>	<u>50</u>	
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>2800</u>	

House and Barn No. 1 being situated on South-East side of Saratoga Avenue  
about Two miles East of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_  
See acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes, by Mr. Warren
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 18.30

Total, \$ 19.30

Paid - June 23, 1921.

R. S. Warren  
and Miss Emma Wood  
By R. S. W. APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

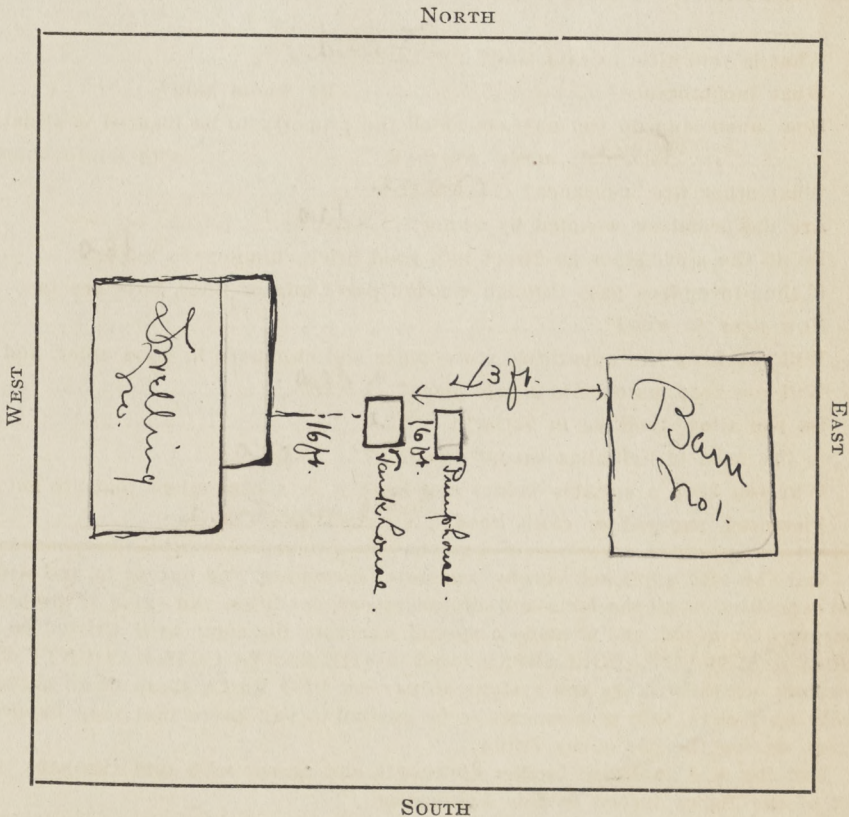
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5277

# APPLICATION

OF

Chas. J. Betoler  
Sam Martin Post Office  
Route 13  
Box 133

Santa Clara County, Cal.

Amount Insured \$ 2659.00

Expires 27 day of June 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 14.30

Premium - - - \$ 15.30

Renewal of #3866.  
Inspector.

Approved June 25 1921

C. J. Pettit,  
President.

Ella Q. Taylor.  
Secretary.



No. 5277. Rate: 1733 @ .15 = 259  
726 \* 30 = 217  
476 696

# APPLICATION

Of Charles J. Betzler - San Martin Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-four Hundred and Fifty-nine DOLLARS, for the term  
of Three years, from the 27th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>28</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1333</u>	
On wing <u>1</u> stories <u>8</u> x <u>24</u> feet, built <u>1914</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1</u> stories <u>24</u> x <u>30</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Shake</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On <u>1</u> Horses	<u>150</u>	<u>100</u>	
On <u>1</u> Horse Wagon <u>Truck</u>	<u>75</u>	<u>50</u>	
On Horse Spring Wagon	<u>50</u>	<u>30</u>	
On <u>1</u> Horse Buggy			
On Horse Phaeton			
On Harness and Robes	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>200.00</u> (val.), on Pump House, \$ <u>15.00</u>	<u>215</u>	<u>144</u>	
On <u>Tipper and Shed, 12 x 20 ft.</u>	<u>150</u>	<u>100</u>	
On <u>235 fruit trays (new) @ 35¢</u> while in shed.		<u>82</u>	
On			
<u>105</u> Total amount		<u>2459</u>	

House and Barn No. 1, being situated on Columbus Ave., San Martin  
Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2459.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.30  
Total, \$ 15.30

Charles J. Betzler APPLICANT

Paid - June 30, 1921.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

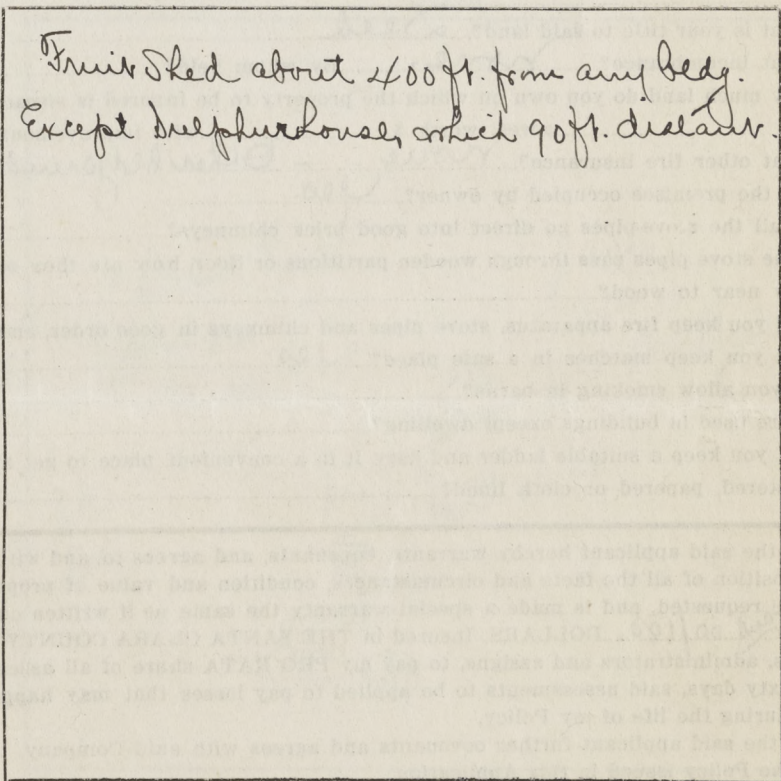
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

NORTH

No 5278.

APPLICATION

OF

Mrs Jennie E. Stephens  
Rate a  
Morgan Hill Hill Rd.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 435.00  
Expires 27 day of June 1921  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 3.90  
Premium - - \$ 4.90

Magnus Johnson  
Inspector.  
Approved July 1 1921  
Ella A. Taylor  
President.  
Secretary.



42  
No. 5278.  
APPLICATION

Rate: 435 @ 80 = 120

435  
1740  
825

Of Jennie E. Stephens - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Hundred and Thirty-five DOLLARS, for the term  
of Three years, from the 27th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$..... on Pump House, \$.....			
On <u>Fruit Shed, 16x20ft. - built 1920 - Shingled and painted - Also new dipper</u>	500	332	(332)
On <u>250 new fruit trays, 35¢</u> while in shed or near it		88	
On <u>150 " " boxes - 10¢</u> " " " " " "		15	
On .....			
Total amount .....		435	

Expired - June 27, 1924

Renewed - #6825

Notified

Fruit Shed  
House and Barn No. 1 being situated on the Hill Road, 2 1/2 miles East of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none - Other bedgar under #4186.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 435 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.80  
Total, \$ 4.80

Mrs Jennie E. Stephens APPLICANT.

Paid June 27, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

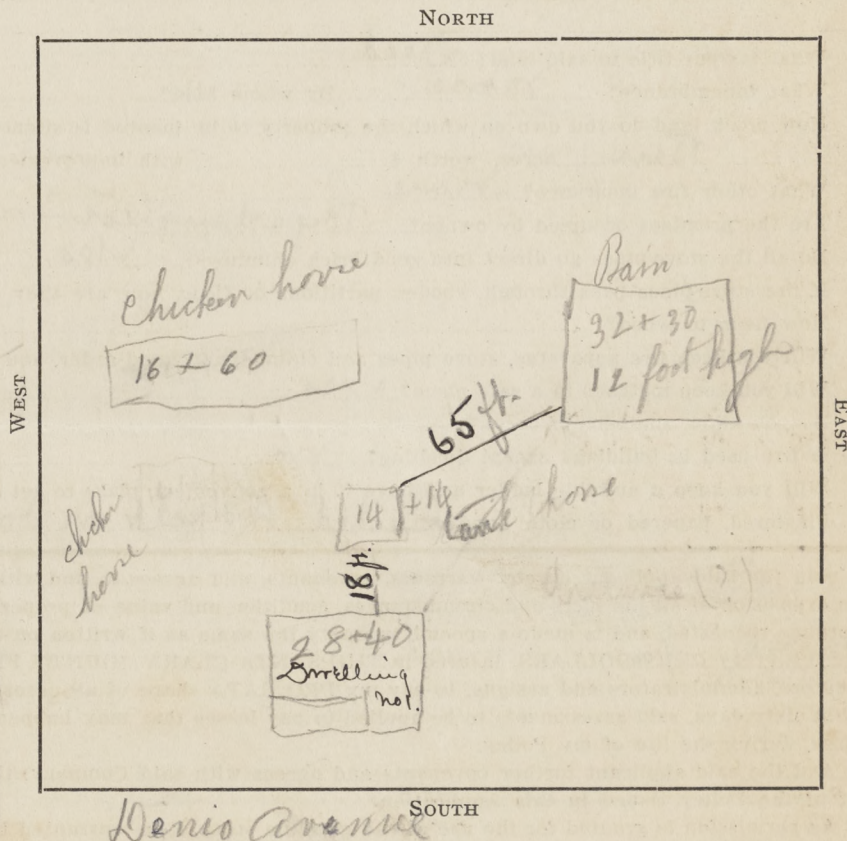
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5279.

## APPLICATION

OF

George Ross

Liberty

Post Office,

Santa Clara County, Cal.

Amount Insured \$

3350.00

Expires 21 day of

June

1924.

Policy Fee - \$

1.00

Rate Fee - \$

16.20

Premium - \$

17.20

Inspector.

Approved

July 1

1924

President.

Secretary.



11 ✓

No. 5279.

Rate: 3100 @ 15 = 465  
250 " 30 = 75  
5.40

# APPLICATION

Of George Ross - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Three Hundred Fifty DOLLARS, for the term  
of Three years, from the 27 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof } <u>Cement foundation - electric lights</u>	<u>3500</u>	<u>2300</u>	
On wing ..... stories ..... x ..... feet, built 1, now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1, now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1, now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>900</u>	<u>600</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u> , <u>1 1/4</u> x <u>1 1/4</u> ft. - <u>100 ft high</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1 1/2</u> stories, <u>32</u> x <u>30</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>225</u>	<u>150</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On <u>2 chicken houses</u> , <u>12</u> x <u>12</u> ft. - <u>Shing roof</u> -	<u>150</u>	<u>100</u>	
On .....			
On <u>Insurance on personal property under this Policy is payable to Mrs. J. Warren Chambers, tenants.</u>			
Total amount .....		<u>3350</u>	

House and Barn No. 1 being situated on Denis Avenue, in Buckner District  
Santa Clara Co., Cal.

House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none. .....
5. Are the premises occupied by owner? By a daughter - Mrs. J. Warren Chambers.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Ceiled. and felt on boards. papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3350 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 16.20  
Total, \$ 17.20

Mrs. J. Warren Chambers  
George Ross APPLICANT

Paid - July 11, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

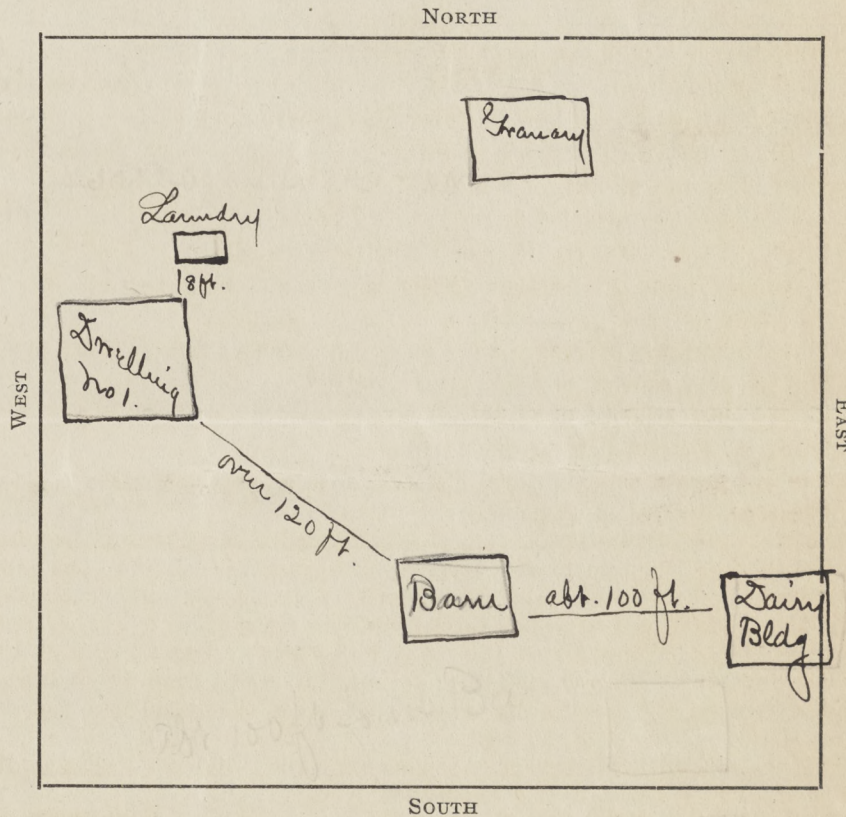
### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5280

## APPLICATION

OF

*F. J. Amburg*  
*Gilroy* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00  
Expires 27 day of June 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 13.50  
Premium - - - \$ 14.50

*Frank J. Smith*  
Inspector.

Approved *July 1* 1921  
*E. J. Pettit*

President.  
*Ella Q. Taylor*  
Secretary.



22/1

No. 5280.

Rate: 1500 @ 30 = 4.50

# APPLICATION

Of J. J. Arnsberg, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (1500<sup>00</sup>) Fifteen Hundred DOLLARS, for the term  
of 3 years, from the 27th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On Dairy Bldg. - about 20x32 ft. with addition - rustic on outside, cement foundation, - Built 1921. - and equipment, - viz. boiler, separator, cooler, etc. - in Bldg. -	2250	1500	
Total amount		1500	

Exp. June 27, 1924.  
Canceled - not renewed.

Notified  
ap. sent

Dairy House and Barn No. 1 being situated on property of assumed East from Morey Arnsberg. 1 1/2 miles West from Gilroy, Santa Clara Co. Cal.  
House and Barn No. 2 being situated.

1. What is your title to said land? Deed.
2. What incumbrance? 3950<sup>00</sup> By whom held? Bank of Italy, - Dec 30 1922
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.5 acres, worth \$, with improvements. Loss payable.
4. What other fire insurance? None - Other Bldgs. #5064.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Steam furnace for heating water, in addition on Dairy Bldg.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50.

Taid. - Sept. 12, 1921.

J. J. Arnsberg APPLICANT.



No. 5281.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## OF

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
\$100.

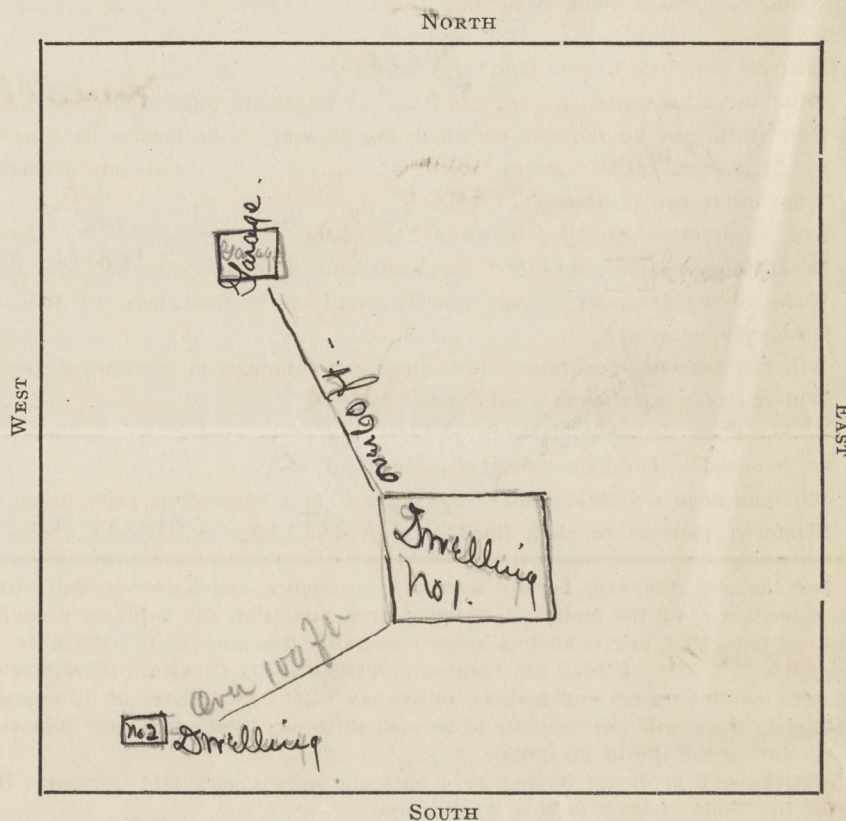
\$100. School Houses and Churches; detached;  
Rate. 30c on \$100.

Rate, 50¢ on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

OF

M.B. Davenport.

Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3700

Expires 27 day of           

Expires 27 day of June 1927

## Policy Fee

§

Rate Fee

§

## Premium

§

Brandenburg.

Inspector.

Approved

1927

President.

Secretary.



22/✓  
No. 5281.  
APPLICATION

Rate: 3400@15=5.10  
300@30=.90

SAN JOSE, CAL.,

February 2 1922

Having purchased of M.B. Davenport the property described in  
Policy No. 5281 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said M.B. Davenport

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

C.H. Atkinson  
Pearl P. Atkinson  
by C.H.A.

On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
All while contained in dwelling No. One  
On Windmill and Tank \_\_\_\_\_  
On Barn No. 1, \_\_\_\_\_ stories, \_\_\_\_\_ x \_\_\_\_\_ feet, built 1 \_\_\_\_\_, now in \_\_\_\_\_ repair, \_\_\_\_\_ roof  
On Barn No. 2 \_\_\_\_\_  
On \_\_\_\_\_ Tons of Hay \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_ Horses \_\_\_\_\_  
On \_\_\_\_\_ Horse Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Spring Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Buggy \_\_\_\_\_  
On \_\_\_\_\_ Horse Phaeton \_\_\_\_\_  
On \_\_\_\_\_  
On Harness and Robes \_\_\_\_\_  
All while contained in Barn No. \_\_\_\_\_  
On Pumping Plant, \$ \_\_\_\_\_, on Pump House, \$ \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_

Exp. paid - June 27, 1924.  
Renewed - 6804.

Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 5281 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 5281

	Valuation	Am't Insured
On Dwelling <sup>additional (of 2/3 value)</sup> When Built? _____ Dimensions _____ Condition _____		300 00
On Barn--When Built? _____ Dimensions _____ Conditions _____		
On _____		
On _____		
On _____		

Amount Ins., \$ 300.00 Premium, \$ 0.00 Survey, \$ \_\_\_\_\_ Total, \$ \_\_\_\_\_

Dated this fourth day of February, 1922

Renewal of part of 5281 - Agent Atkinson -  
amt. called off furniture. Applicant

filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 18.00

Total, \$ 19.00

Paid - July 25, 1921.

M.B. Davenport APPLICANT



182.

CATION

OF

Liverich  
Route a.  
Box 99.  
Post Office,

County, Cal.

\$ 3925.00

June 1924

\$ 1.00

\$ 27.05

\$ 28.25

\$ 25.80

Inspector.

Inspector.

Inspector.

President.

Taylor.

Secretary.

Mercantile Trust Company  
Successors to

## GARDEN CITY BANK AND TRUST COMPANY

OF SAN JOSE CALIFORNIA

CAPITAL AND SURPLUS \$1,130,000 ??

COMMERCIAL-SAVINGS-TRUST

T. S. MONTGOMERY, PRESIDENT  
DR. J. J. MILLER, VICE PRESIDENT  
J. F. DUNCAN, VICE PRESIDENT  
W. G. ALEXANDER, SECRETARY

W. G. BARKULOO, ASST. CASHIER  
R. P. SNYDER, ASST. CASHIER  
J. J. WALGREN, ASST. SECRETARY

SARATOGA, CALIFORNIA

December 4, 1922

Santa Clara County Fire Ins. Co.,  
Porter Building,  
San Jose, California.

Gentlemen:

We would like a

Standard Form Mortgage Clause in favor of  
Mercantile Trust Company for attachment to  
your policy #5281, originally in name of  
N.B. Davenport and now in that of C.H. and  
Pearl P. Atkinson.

Kindly send clause to this office,  
and oblige

Yours very truly,

J. B. TUTTILL, MGR.

L



MEMBER  
FEDERAL RESERVE SYSTEM

MAIN OFFICE AT SAN JOSE  
BRANCH BANKS AT SANTA CLARA-SARATOGA-GILROY-CAMPBELL



No. 5281. APPLICATION

Rate: 3400 @ 15 = 5.10  
300 @ 30 = .90  
6.00

Of M.B. Davenport - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-seven Hundred DOLLARS, for the term  
of three years, from the 27th day of June 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 1/2 stories 28 x 50 feet, built 1915, now in good repair, Shingle roof	5200	3000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2, 1 stories 24 x 26 feet, built 1, now in good repair, Shingle roof	450	300	Stove
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	150	300	
On Piano	150	100	
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	6050	3700	

House and Barn No. 1 being situated on Corner of Farrell Ave. and Fruitvale Ave. about 1/4 miles South East of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

What is your title to said land? Deed.  
What incumbrance? By whom held? Mercantile Trust Co. of Cal - Saratoga Branch.  
How much land do you own on which the property to be insured is situated, and what is its value? 1/4 of 100 acres, worth \$ with improvements. (Furniture - \$656.10)  
What other fire insurance? None.  
Are the premises occupied by owner? Yes, and tenant.  
Do all the stove-pipes go direct into good brick chimneys? Yes, in No. 1 - House No. 2, stove pipe.  
If the stove-pipes pass through wooden partitions or floor, how are they secured? -  
How near to wood? -  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
Will you keep matches in a safe place? Yes.  
Do you allow smoking in barns? No.  
Is fire used in buildings except dwelling? No.  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
Plastered, papered or cloth lined? Plastered - House No. 2, wood finished, papered on boards.

and the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
\$200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses,  
during the life of my Policy.

and the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
the basis of the Policy issued in this Application.

permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during  
daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 18.00  
Total, \$ 19.00

Paid - July 25, 1921.

M.B. Davenport APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

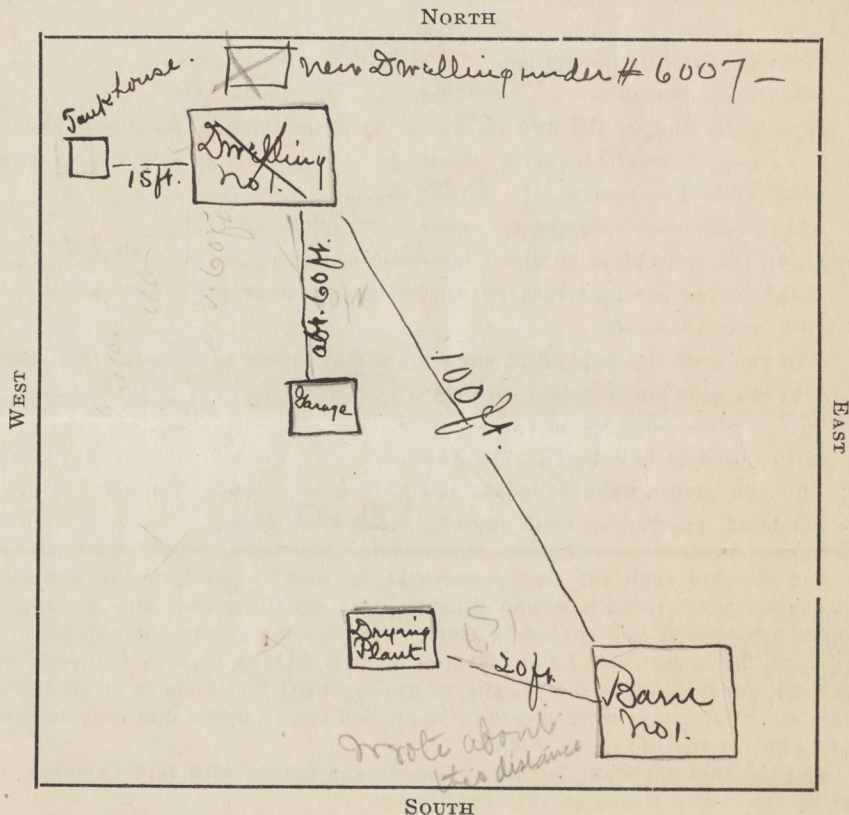
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5282.

# APPLICATION

OF

John Parlicerich  
Los Altos Route A.  
Box 99.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3925.00

Expires 27 day of June 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 27.05

Less Premium on #4690 \$ 28.05

Premium - - \$ 25.80

Inspector.

Approved Andrew H. Hembel 192

July 1-1925 Inspector.

President.

Ella A. Taylor.  
Secretary.



23

No. 5282. APPLICATION

Rate:- 2200@15=330  
1175.30=352  
550.40=220  
9.02

Of John Parlicevich - Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-nine Hundred and Twenty-five DOLLARS, for the term  
of Three years, from the 27th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <sup>removed.</sup> 2 stories <u>40</u> x <u>60</u> feet, built 1898, now in good repair, <u>Shingle</u> roof	<del>2700</del>	<del>1800</del>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions - <u>in Dwelling No. 1.</u>	<del>450</del>	<del>300</del>	
On <u>Garage</u>	<u>200</u>	<u>125</u>	
On Piano			
On <u>Large plant - Sled. 30x50 - gal. roof - 4 Dipper</u>	<u>600</u>	<u>400</u>	
On <u>2000 lbs. 4600 boxes - in Sled</u>		<u>650</u>	
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank-house.</u>	<u>150</u>	<u>100</u>	
On Barn No. 1, 2 stories, <u>20</u> x <u>48</u> feet, built 1914, now in good repair, roof	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>1.0</u> Tons of Hay	<u>150</u>	<u>100</u>	
On			
On <u>1</u> Horses	<u>150</u>	<u>100</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes	<u>75</u>	<u>50</u>	
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>3925</u>	

House and Barn No. 1 being situated out on Morroby Road, about 2 miles from  
Campbell, Santa Clara County, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
26 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no. In Dipper during fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 3925 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 27.05  
Total \$ 28.05  
Less \$ 2.25 - Unexpired Premium on car #4090.  
\$ 25.80 - Paid - July 6, 1921

J Parlicevich APPLICANT



No. 5283.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

# APPLICATION

OF

John Farlierich  
222 Yates - Rte 2009  
Post Office.

Santa Clara County, Cal.

Amount Insured

2000

Expires 27 day of July

June 1924

## Policy Fee

\$ 1.00

Rate Fee

591

# Premium

3

Inspector.

Approved *Charles D. French* 192

ms. 192

President.

Edw. A. Gayles.

Secretary.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

(Small)

House:  
no. 1.

no expense.

# FAST

SOUTH



APPLICATION

Of John Parlicerich - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred DOLLARS, for the term  
of three years, from the 27th day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>4</u> x <u>run</u> feet, built <u>1918</u> , now in repair, <u>Shing</u> roof	<u>500</u>	<u>300</u>	
On wing stories x feet, built <u>1</u> , now in repair, roof			
On house No. 2 stories x feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built <u>1</u> , now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>300</u>	

Cancelled - June 26, 1924  
Property Sold

House and Barn No. 1 being situated on Union Avenue at end of Foxworthy Rd., Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? By tenant
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta thru sidewalk.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth and paper on wood

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.65  
Total, \$ 2.65

J Parlicerich APPLICANT.

Paid - July 6, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

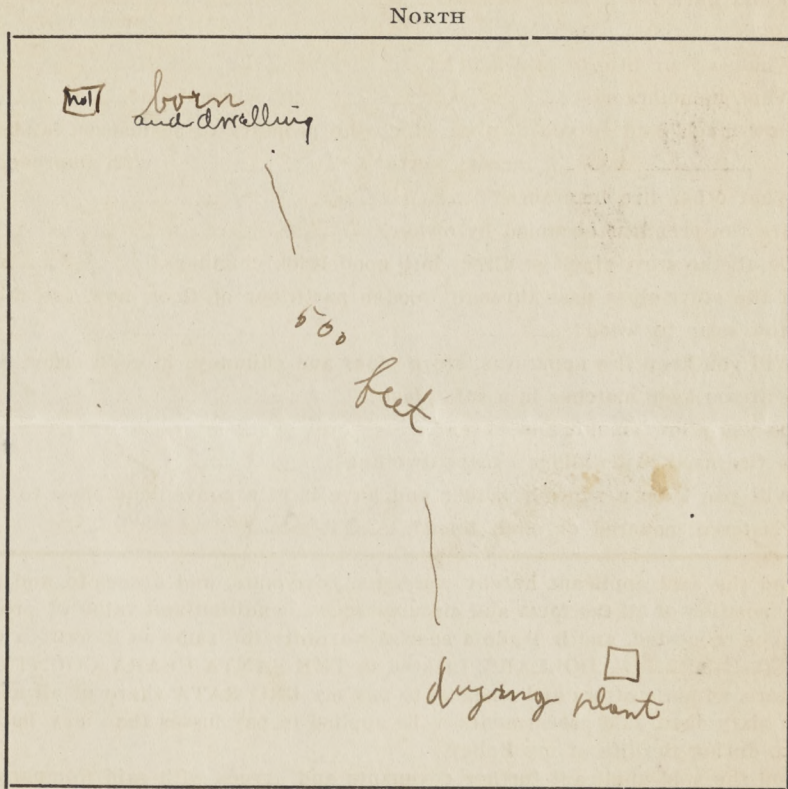
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5284

# APPLICATION

OF

Geo. Shunkovich  
Route a.  
Box 119.  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1565.00

Expires 27 day of

June 1924

Policy Fee

- \$ 1.00

Rate Fee

- \$ 15.15

Premium

- \$ 16.15

Inspector.

Approved

Charles H. Harnish 192

Inspector

President.

E. A. Taylor.

Secretary.



23/1

No. 5284  
**APPLICATION**

Rate: 1200 @ 33 = 396.  
365 " 30 = 1.09  
505

Of Geo. Gurkovich - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred and Sixty-five DOLLARS, for the term  
of 3 years, from the 27 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____		200	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On <sup>Dwelling and combined</sup> Barn No. 1, <u>2</u> stories, <u>30x50</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shing</u> roof	1200	800	
On Barn No. 2 _____			
On <u>10</u> Tons of Hay _____	150	100	
On _____			
On <u>2</u> Horses _____	300	200	
On <u>1</u> Horse Wagon <u>orchard truck</u>	60	40	
On Horse Spring Wagon _____			
On Horse Buggy _____			
On Horse Phaeton _____			
On _____			
On Harness and Robes _____	80	60	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>drying plant - Dipper Shed and Dipper</u>	300	200	
On _____			
On <u>500 trays - 150 boxes</u>	300	165	
On _____			
Total amount		1565	

House and Barn No. 1 being situated on Ross Road, between Grannon and Foxworthy, about 2 1/2 miles from Campbell, S.C. Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? owner - Deed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 acres  
10 acres, worth \$ 12,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes Terra-cotta flues.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Board finish.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1565 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.15  
Total, \$ 16.15

Geo Gurkovich

APPLICANT.

Paid - July 6, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

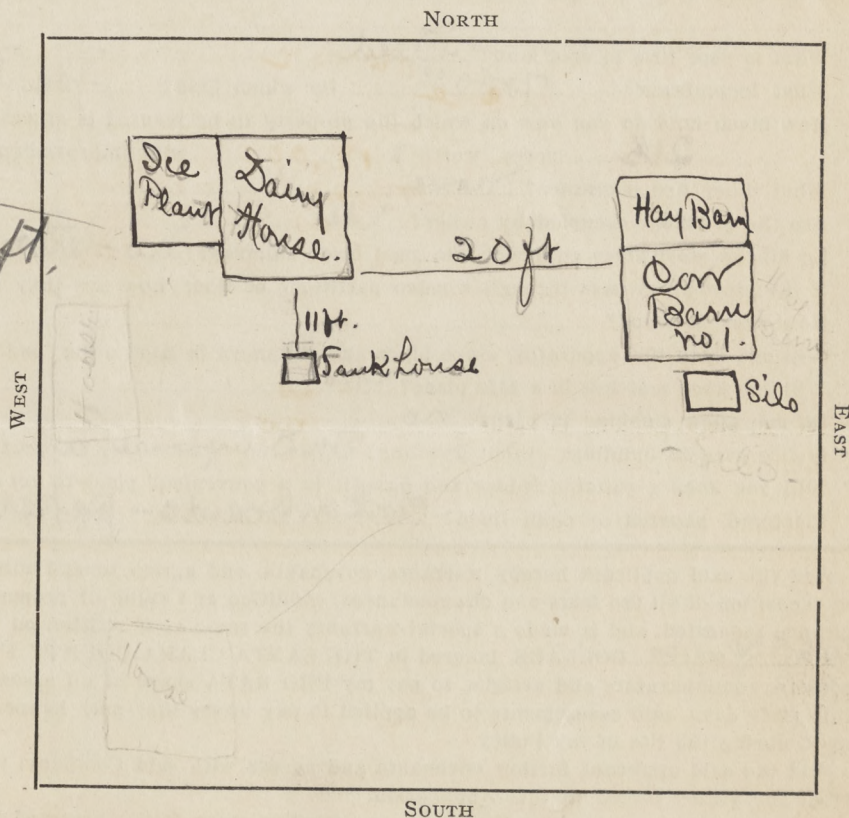
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5285.

# APPLICATION

OF

Fred J. Drass  
Santa Clara County, Cal.  
Santa Clara County, Cal.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4465.00  
Expires 21 day of June 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 28.80  
Premium - - \$ 29.80

Inspector.  
Approved July 1" 1921.  
President.  
Secretary.



APPLICATION

Of Fred Grass - Santa Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Four Hundred Sixty-five DOLLARS, for the term  
of Two years, from the 27 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. <u>1</u> ..... stories..... x <u>28</u> <u>56</u> feet, built <u>1910</u> , now in <u>good repair</u> , ..... roof }	3000	2000	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Pianos</u> .	500	300	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank, <u>Sink house and Gasoline Engine</u> .	150	100	
On Barn No. 1, ..... stories..... x ..... feet, built <u>1916</u> , now in <u>good repair</u> , ..... roof }			
On Barn No. 2 <u>Hay Barn attached - built 1920 - [Concrete floor. -]</u>	600	400	
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On <u>Motor and Ice Plant, adjoining Dairy House -</u>	1200	800	
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Milk or Dairy House, 14 x 24 ft. - Concrete foundation and part of sides concrete. Built in 1916. - Also Pasturizer and other machinery therein, (val. about 1000.00)</u>	1300	865 (865)	
On .....			
On <u>notified</u> .....			
Total amount.....		4465	

Expired - June 27, 1923  
Renewed - 6297

Dairy House and Barn No. 1 being situated on corner of Foxworthy and Almaden Roads, about 8 1/2 miles from Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

- What is your title to said land? Deed.
- What incumbrance? 7000.00 By whom held? Jos P. Saccon - Los payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$..... with improvements. July 11, 1921
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no - terra-cotta thru side wall.
- If the stove-pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? on Dairy house, a boiler and large gal. iron chimney.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes thru roof.
- Plastered, papered or cloth lined? Cloth on boards - papered -

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4465 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921,  
Policy Fee, \$ 1.00  
Rate Fee, \$ 28.80  
Total, \$ 29.80  
Paid - June 28, 1921.  
F. J. Grass APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

no exposure to shed.

NORTH

EAST

SOUTH

No. 5286.

# APPLICATION

OF

*A. Taubert*  
*Morgan Hill* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *775.00*

Expires *28* day of *June* 192*7*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *6.95*

Premium - - - \$ *7.95*

*Mrs. J. P. Nielsen*  
Inspector.

Approved *July 1<sup>st</sup>* 192*7*

*C. J. Galt*  
President.

*Ella A. Taylor*  
Secretary.



No. 5286.

Date: 775 @ 30 = 232

## APPLICATION

Of A. Danberg - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seven Hundred and Seventy-five DOLLARS, for the term  
 of 3 years, from the 28 day of June 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Shed, 26x50 ft. - open - covered in roof.</u>	<u>400</u>	<u>200</u>	
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On <u>1600 fruit trays @ 25¢</u>	<u>270</u>	<u>400</u>	
On <u>Trader and 50 piper.</u>		<u>175</u>	
On .....			
On .....			
Total amount		<u>775</u>	

Fruit Shed  
 House and Barn No. 1 being situated on Watsonville Road, 3 miles from  
Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Seed.
2. What incumbrance? ..... By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....  
 ..... acres, worth \$ ..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes - across the road.
6. Do all the stove-pipes go direct into good brick chimneys? —
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? —
10. Will you keep matches in a safe place? —
11. Do you allow smoking in barns? —
12. Is fire used in buildings except dwelling? —
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? —

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 775 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 69.5

Total, \$ 79.5

Paid - June 25, 1921.

A. Danberg APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

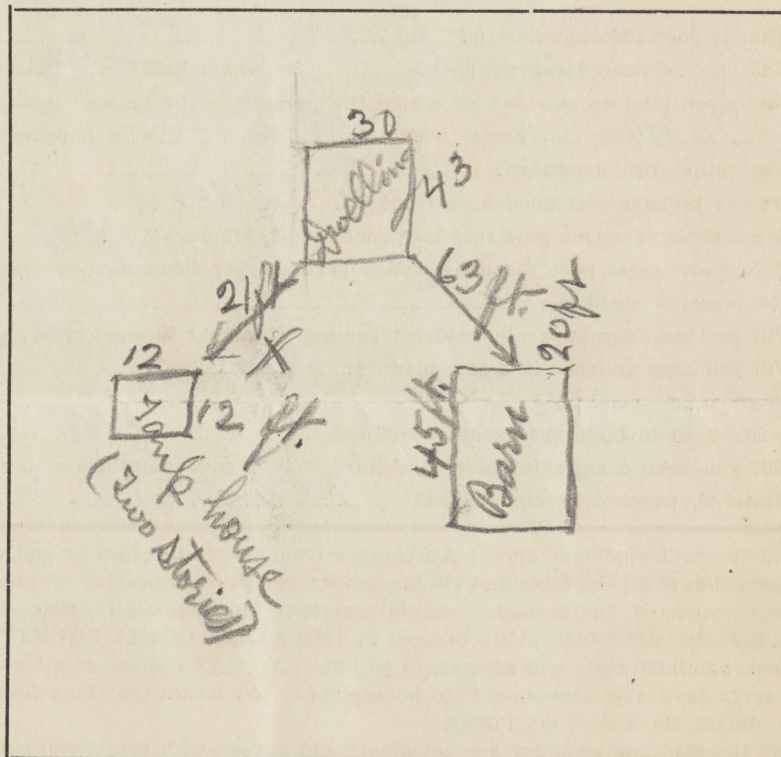
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5287.

## APPLICATION

OF

John E. Tink

Box 301.

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$2500.00

Expires 29 day of June 1926.

Policy Fee

\$ 1.00

Rate Fee

\$ 21.00

Premium

\$ 22.00

J. M. Wright

Inspector.

Approved

1926

J. E. Tink

President.

Ella A. Taylor

Secretary.



Rate:  $2200 @ .15 = 330$   
 $300 \text{ " } .30 = 90$   
420

## Box 301

Signed \_\_\_\_\_

Route 1.  
Box 161.  
Campbell.

Angelina Bromley.

On .....

Expired -  
Renewed - 7862

Rate: 15¢  
Time - 4  $\frac{3}{4}$  yrs.

I hereby make application to the ***Santa Clara County Fire Insurance Company*** for insurance on the following described property, the same to be added to and become a part of Policy No. 5287 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 5287.

to the **Santa Clara**  
described property, the sa  
old in my name, and t

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On house hold furniture & wearing 1000 <sup>00</sup> 665 <sup>00</sup>		
On apparel		
On		

Amount Ins., \$ 665.<sup>00</sup> Premium, \$ 4.75 - Paid. - November 1, 1921.  
Survey, \$ \_\_\_\_\_ Total, \$ \_\_\_\_\_

Dated this Seventh day of October, 1921.

*J. M. Brighter* Agent *John E. Tietz* Applicant  
Per *Pauline Tietz*

ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of June 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 21.00

Total, \$ 22.00

Total, \$22.00.  
Paid-July 5, 1921.

*John E. Tiet* APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

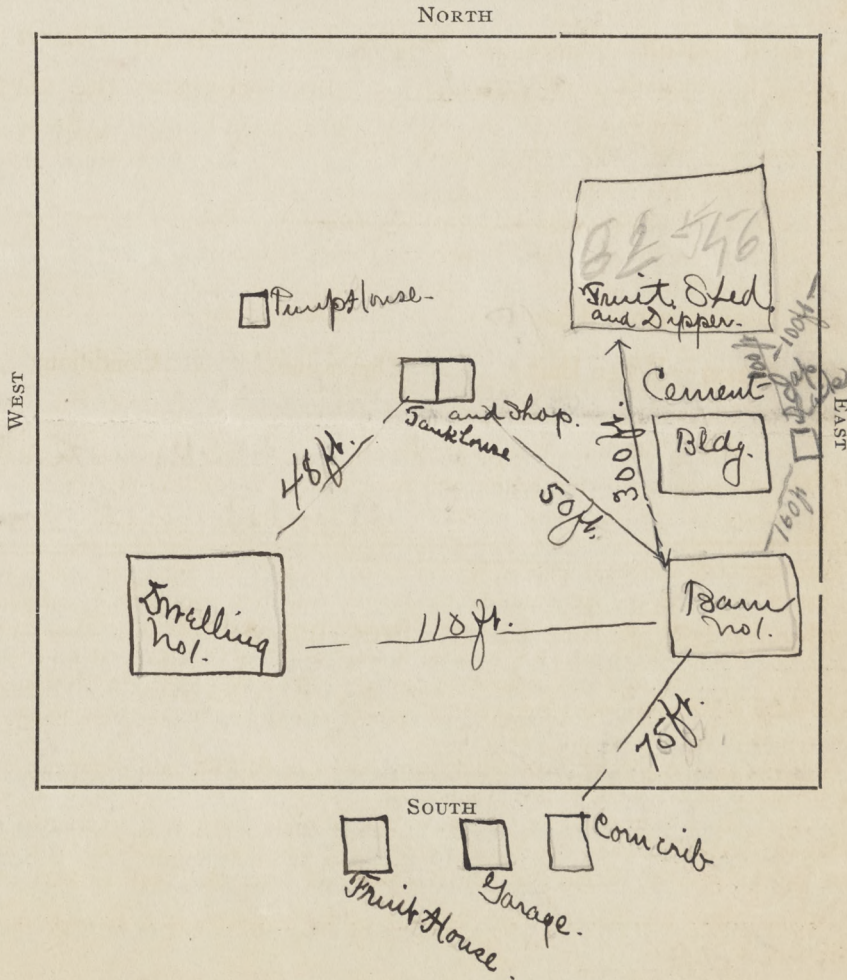
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5288.

# APPLICATION

OF

J. L. Richman

Gilroy

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3360.00

Expires day of

July 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 28.30

Premium

\$ 29.30

George Ross

Inspector.

Approved

July 1, 1924

G. B. Pothol

President.

E. A. Taylor

Secretary.



23

No. 5287.

Rate: 2200 @ .15 = 330  
300 " .30 = 90  
420

# APPLICATION

Box 301

Of John E. Tiet of Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of five years, from the 29 day of June 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1 <u>one</u> stories <u>30</u> x <u>43</u> feet, built <u>1921</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3000.00</u>	<u>2000.00</u>	
On wing <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u></u>			
On <u></u>			
On <u></u>			
All while contained in dwelling No. <u>one</u>			
On Windmill and Tank <u>frame size 12x12 ft. Cement foundation</u>	<u>300.00</u>	<u>200.00</u>	
On Barn No. 1 <u>one</u> stories <u>20</u> x <u>45</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>500.00</u>	<u>300.00</u>	
On Barn No. 2 <u>one</u> stories <u>20</u> x <u>45</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$ <u></u> , on Pump House, \$ <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
Total amount	<u>3800.00</u>	<u>2500.00</u>	

House and Barn No. 1 being situated on Hamilton Avenue also Tank House - on the south side  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? Bank of Italy - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 3/4 acres, worth \$18,000.00 with improvements. Feb 5, 1922
4. What other fire insurance? No other
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered inside

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 21.00

Total, \$ 22.00

Paid - July 5, 1921.

John E. Tiet APPLICANT



Classification of Risks

First-class dwellings and contents, detach Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extend through roof, floor, or side-walls, adds one f to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending t roof, floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards papered or painted, adds one third to b rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 from buildings classed as exposures; Rate, on \$100.

Dwellings less than 40 ft. from bldgs. cla as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$ Exposure and Stovepipe; Rate, 35c on \$ Exposure and cloth-lining; Rate, 25c on \$ Tank-houses, if near dwelling, rate Dwelling. If near Barn, rate with Barn. Barns or Stables, detached, rate at twi Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. buildings classed as exposures.—Rate, 35 \$100.  
Barns or Stables, less than 40 ft. from b ings, classed as exposures.—Rate, 40c on Fruit Houses, and Fruit Driers (priv Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30 \$100.  
Steam Engines, Boilers, etc.; Rate, 40 \$100.  
School Houses and Churches; detach Rate, 30c on \$100.  
Fruit and Hay, and other contents of 1 ings; rate the same as buildings in which they are contained.

EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

Approved July 1, 1921

President.

Secretary.

John E. Taylor

Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company insurance on the following described property, the same to be added to and become a part of Policy No. 2287 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 2287.

Amount Ins. \$ 100.00	Premium \$ 4.75	Survey \$	Total \$
Dated this 10th day of October 1921.			
Agent			
On Dwelling—When Built?	Dimensions	Condition	Valuation
On Barn—When Built?	Dimensions	Condition	Valuation
On			
On			
On			
On			

South  
Fruit House  
Garage  
Councrib



No. 5288.

Rate: 1000 @ 20 = 200  
700 " 35 = 245  
1660 " 30 = 498  
9.43

## APPLICATION

Of S. L. Richman - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three hundred and Sixty DOLLARS, for the term  
 of Three years, from the first day of July 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>32</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano			
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Shop attached</u>	<u>225</u>	<u>150</u>	
On Barn No. 1, stories, <u>24</u> x <u>30</u> feet, built 1, now in repair, roof	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>Lean to 16 x 30 ft. - Shed 16 x 56 ft. -</u>	<u>225</u>	<u>150</u>	
On <u>15</u> Tons of Hay - <u>in Barn no. 1.</u>			
On Horses <u>Fruit Shed 22 x 46 ft. 18 ft. high, Lean to, 20 ft. wide, and Shed</u>	<u>1700</u>	<u>650</u>	
On Horse Wagon <u>own Scales and drive way, 16 ft. wide. Paper asphalt roof.</u>			
On Horse Spring Wagon <u>And Dipper (Pottery) and 5-ton Scales, with shed</u>			
On Horse Buggy			
On Horse Phaeton <u>1000 fruit boxes, white in shed.</u>		<u>100</u>	
On <u>3000 fruit trays, (@25¢)</u>		<u>750</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage 18 x 20 ft. - Built 1917 - Shingle roof.</u>	<u>150</u>	<u>75</u>	
On <u>Fruit House, 12 x 14 ft. - " 1916</u>	<u>100</u>	<u>50</u>	
On <u>Com Crib, 10 x 12 ft. - " 1912</u>	<u>70</u>	<u>35</u>	
On			
Total amount		<u>3360</u>	

House and Barn No. 1 being situated on the Canada Road, about Five miles East of Gilroy, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? 3800.00 By whom held? S. L. Richman - Loan payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 69 1/2 acres, worth \$ with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes, Brick chimney
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? re-inforced terra-cotta
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In blacksmith shop at times
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? All ceiled with wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3360.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 28.30

Total, \$ 29.30

S. L. Richman APPLICANT.

Paid - July 6, 1921.

1860 renewed  
1500 added



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

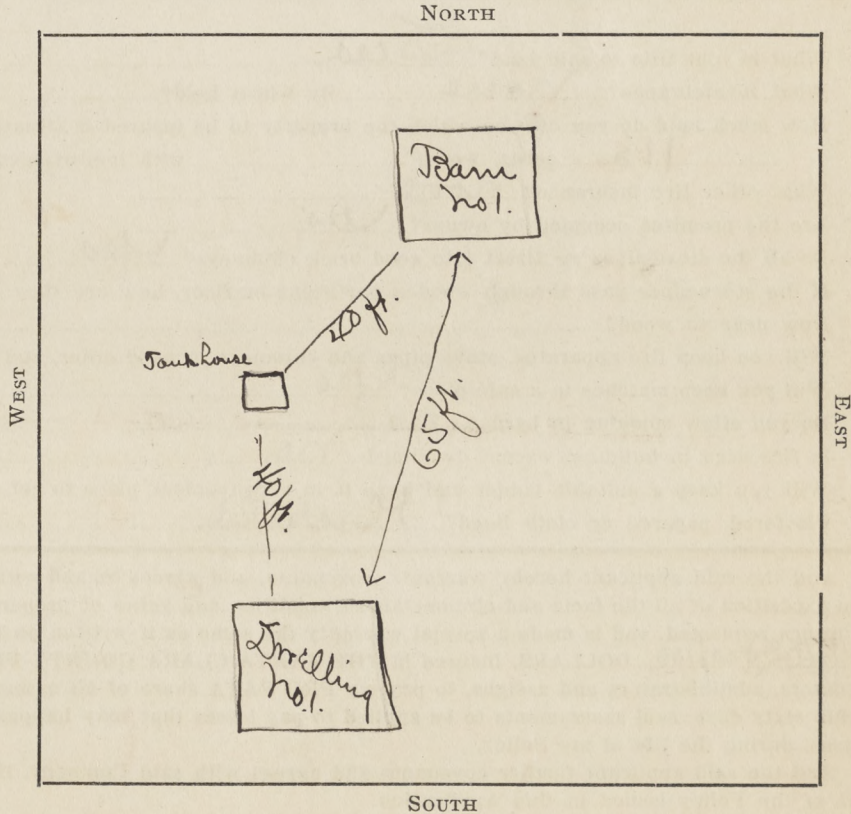
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5289.

# APPLICATION

OF

Ms. Elida Adams

Eupertino

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3740.00

Expires 1st day of

July 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 22.60

Premium

\$ 23.60

Inspector.

Renewal of #3874

Approved

July 1, 1924

E. J. Pettit

President.

Elida Adams

Secretary.



No. 5289.

Rate:  $2460 @ 15 = 3.69$   
 $1280 @ 30 = 3.84$   
7.53

## APPLICATION

Of Mrs. Elida Adamo - Cupertino

Postoffice, Santa Clara County, Calif.,

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage byfire, for the sum of Thirty-seven Hundred and Forty DOLLARS, for the term of three years, from the first day of July 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>51</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>Victrola</u>	<u>100</u>	<u>60</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>32</u> x <u>52</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On Barn No. 2			
On <u>15</u> Tons of Hay		<u>150</u>	
On <u>      </u>			
On <u>2</u> Horses	<u>75</u>	<u>50</u>	
On <u>1</u> 2-Horse Wagon	<u>75</u>	<u>50</u>	
On <u>      </u> Horse Spring Wagon			
On <u>1</u> Horse Buggy	<u>50</u>	<u>30</u>	
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3740</u>	

House and Barn No. 1 being situated on the Prospect Road, 1/4 of a mile West of Lincoln School, Santa Clara Co., Cal.House and Barn No. 2 being situated       

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 1/2 acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3740 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1921.Policy Fee, \$ 1.00Rate Fee, \$ 22.60Total, \$ 23.60Paid - June 30, 1921Mrs. Elida Adamo APPLICANT.Baldassini Estate3650 renewed  
84 added



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

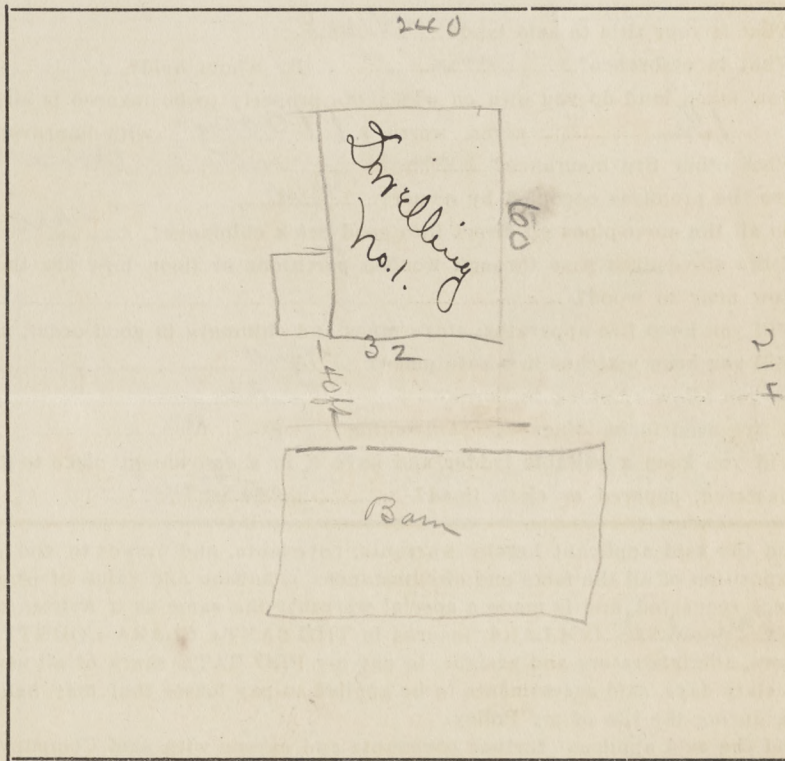
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

# 1254 William St R-1-296 A

No. 5290

# APPLICATION

OF

W. J. Charles  
Route 1-  
Box 296-a.  
San Jose Post Office,  
(or #1254 William St.  
Santa Clara County, Cal.

Amount Insured \$ 1000.00  
Expires 15<sup>th</sup> day of July 1924  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 6.00  
Premium - - - \$ 7.00

G. M. Chesney.  
Inspector.

Approved July 2<sup>nd</sup> 1924  
E. J. Fiedler  
President.

Ella Q. Taylor  
Secretary.



No. 5290.

Rate: 1000 @ 20 = 2.00

## APPLICATION

Of W. J. Charles - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One thousand DOLLARS, for the term  
 of three years, from the first day of July 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>32</u> x <u>58</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>Crushed Brick</u> roof	<u>7000</u>	<u>3835</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1100</u>	<u>735</u>	
On <u>      </u>			
On Piano - <u>Self Player (new)</u>	<u>400</u>	<u>265</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>1500</u>	<u>1000</u>	

House and Barn No. 1 being situated South side of William St one block east of 24  
near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? clear
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? #1500.-  
1 1/2 acres, worth \$ 11000.- with improvements.
4. What other fire insurance? None on furniture. - House has a policy for 1 yr. 4 sh.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 6.-

Total, \$ 7.00

Paid - July 6, 1921.

W. J. Charles APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

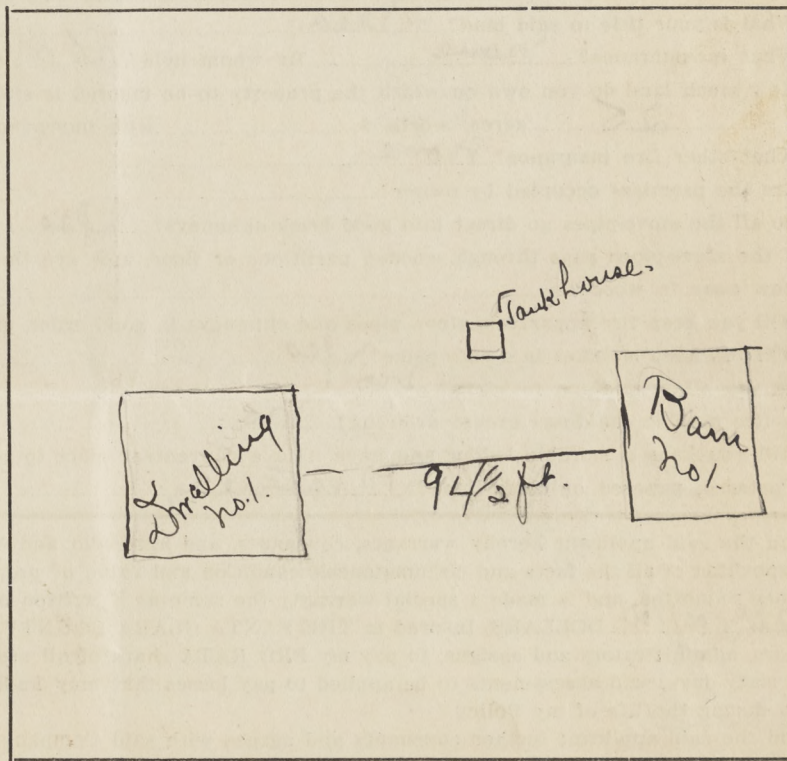
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5291.

# APPLICATION

OF

*L. Hiatt*  
*Also La Habra*  
*Orange Co.*  
*Campbell* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *3220.00*

Expires *July* 192*4*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *17.60*

Premium - - - \$ *18.60*

*Renewal of #3875.*

Approved *July 21* 192*4*  
*E. J. Taylor*  
President.

*E. J. Taylor*  
Secretary.



Rate:  $2530 @ 15 = 379$   
 $690 \text{ " } 30 = 207$   
586

It is  
propo

Having purchased of L. Heath the property described in  
Policy No. 5291 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said L. Heath

Signed Joseph R. Dinapoli

3220

APPLICANT

Paid. - July 2, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

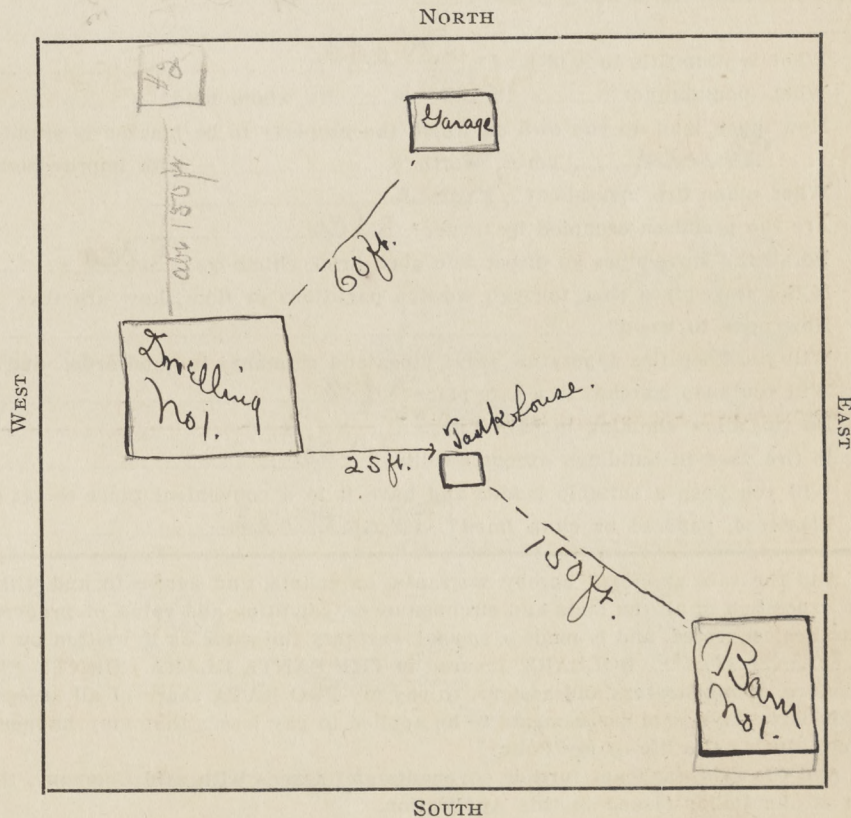
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5292.

# APPLICATION

OF

C. W. Stevens

Route 13.  
Box 388.

San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2930.00

Expires 2 day of July 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 17.40

Premium - - \$ 18.40

Renewed of 3877 Inspector.

Approved July 9. 1921

G. J. Pettit.

President.

Ella D. Taylor.

Secretary.



No. 5291.  
APPLICATION

Rate: 2530 @ 15 = 379  
690 " 30 = 207  
586

4/ ✓  
Of L. Hiatt - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirteen Hundred and Twenty DOLLARS, for the term  
of Three years, from the first day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>50</u> x <u>42</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing stories x feet, built 1, now in repair, <u>C</u> roof	3800	2530	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank	250	160	
On Barn No. 1, <u>2</u> stories, <u>34</u> x <u>47</u> feet, built 1, now in repair, roof	800	530	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		3220	

House and Barn No. 1 being situated on East side of Union Avenue, near Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.  
2. What incumbrance? none By whom held? L. Hiatt - Lospayable.  
3. How much land do you own on which the property to be insured is situated, and what is its value? Jan 27, 1922.  
25 acres, worth \$ with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner?  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3220.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28<sup>th</sup> day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.60  
Total, \$ 18.60

Paid - July 2, 1921.

L. Hiatt APPLICANT.







No. 5292.  
APPLICATION

Rate: 2000 @ 15 = 3.00  
930 " 30 = 2.79  
5.79

Of C. H. Stevens, - San Jose Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Twenty-nine Hundred and Thirty DOLLARS, for the term of Three years, from the Second day of July 1921, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>48</u> x <u>50</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>single</u> roof	2750	1500	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	300	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	300	200	
On Barn No. 1, <u>1</u> stories <u>48</u> x <u>50</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>roof</u>	600	400	
On Barn No. 2			
On Tons of Hay			
On Horses			
On <u>1</u> Horse Wagon	50	30	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On "Samson" Tractor, (new) (only while in Bldg)	1500	500	
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2930	

House and Barn No. 1 being situated on the White Road, about 7 1/2 miles from San Jose, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Thirty acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2930 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of July 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 17.40

Total, \$ 18.40

C. H. Stevens

APPLICANT

Paid - July 22, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

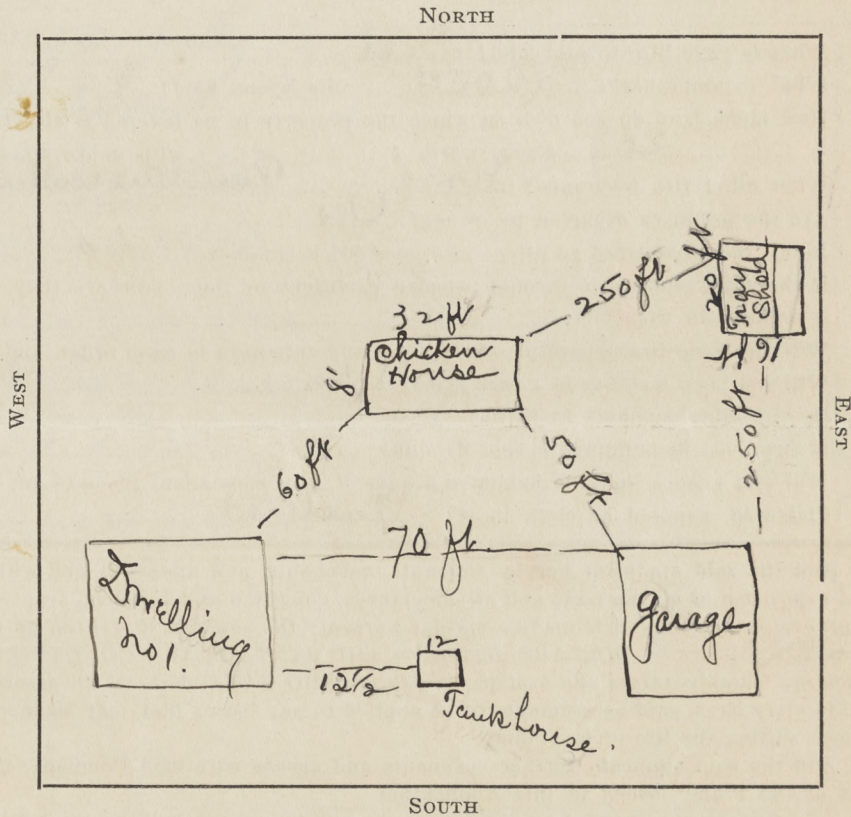
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5293.

## APPLICATION

Jas. D. Hornsby  
and Vera L. Hornsby  
Morgan Hill Post Office,  
Box 20.  
Santa Clara County, Cal.

Amount Insured \$ 2630.00  
Expires 3 day of July 1924.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 13.65  
Premium - - \$ 14.65

R. L. Hankins  
Inspector.

Approved July 7, 1924  
C. J. Pettit  
President.

E. D. Taylor  
Secretary.



24

No. 5293

2230 @ 15 = 335  
400 @ 30 = 120  
455

# APPLICATION

James S. Hornsby  
OF Vera Sara Hornsby, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-Six Hundred and Thirty DOLLARS, for the term  
of three years, from the third day of July 1921, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>45</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and Tank-house - 12 x 12 ft. -</u>	<u>350</u>	<u>230</u>	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>Garage, 42 x 22 ft. -</u>	<u>400</u>	<u>200</u>	
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Chicken house, 8 x 32 ft. -</u>	<u>150</u>	<u>100</u>	
On <u>Tray shed - 16 x 20 ft. -</u>	<u>50</u>	<u>35</u>	
On <u>250 Trays - @ 25¢</u>	<u>275</u>	<u>65</u>	
On <u>      </u>			
Total amount <u>      </u>		<u>2630</u>	

Exp. paid, July 3, 1924  
Res. val - 6820

App. sent for Sug

House and Barn No. 1 being situated on N.E. corner of Hill Road and Diana Avenue, about 1 1/2 miles from Morgan Hill, Santa Clara Co., Cal  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? 5000.00 By whom held? J. J. Neilson
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$        with improvements
4. What other fire insurance? none - Furniture under 4292 - 1250.00
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 2630 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of July 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.65  
Total \$ 14.65

James S. Hornsby  
Vera Sara Hornsby APPLICANT

\* 13.60 Paid - July 2, 1921.  
\* 1.05 Paid - July 15, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

No. 5294.

# APPLICATION

OF

R. A. Haines  
Capital Ave  
San Jose Post Office,  
Santa Clara County, Cal.

Insured \$ 3600.00  
5 day of July 1922.  
Rate Fee \$ 1.00  
\$ 11.10  
\$ 12.10

Inspector:   
No. of #4784.  
June 7<sup>th</sup> 1921  
G. H. Taylor  
President.  
W. D. Taylor  
Secretary.

Cancel  
5765  
May 6, 1924.  
and rebate prem. accumulated  
on new policy.

Pittsburg, Calif.  
June 7<sup>th</sup> 24.

Santa Clara Co. Fire Ins. Co.,  
San Jose, Calif.

Dear Madam:— Will  
you please send me an  
application so that I can  
have a new policy made  
out or a renewal on our  
home and buildings as  
the old one expires July  
3, 1924 and I also wish  
to have a loss payable  
clause for Mercantile  
Trust Company of California  
We moved our furniture  
out of the ranch home  
May 6, 1924 and as you

SOUTH



24

No. 5293.

2230 @ 15 = 335  
400 @ 30 = 120  
455

# APPLICATION

James S. Hornsby  
OF Vera Sara Hornsby, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-Six Hundred and Thirty DOLLARS, for the term  
of three years, from the third day of July 1921, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>45</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and Tank-house - 12 x 12 ft. -</u>	<u>350</u>	<u>230</u>	
On Barn No. 1, <u>      </u> stories, <u>12</u> x <u>22</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>Garage</u> , <u>42 x 22 ft. -</u>	<u>400</u>	<u>200</u>	
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Chicken house, 8 x 32 ft. -</u>	<u>150</u>	<u>100</u>	
On <u>Tray shed - 16 x 20 ft. -</u>	<u>50</u>	<u>35</u>	
On <u>250 Trays - @ 25¢</u>	<u>275</u>	<u>65</u>	
On <u>      </u>			
Total amount		<u>2630</u>	

Exp. paid, July 3, 1924  
Revised - 6820

Ap. sent for 529

House and Barn No. 1 being situated on N.E. corner of Hill Road and Diana Avenue about 1 1/2 miles from Morgan Hill, Santa Clara Co., Cal  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? 5000.00 By whom held? J. J. Neilson
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$        with improvements
4. What other fire insurance? none - Furniture under 4292 - 1250.00  
5765 cancel
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2630 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he and his executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of July 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.65  
Total, \$ 14.65

James S. Hornsby  
Vera Sara Hornsby APPLICANT

\$13.60 Paid - July 2, 1921.  
\$1.05 Paid - July 15, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

No. 5294.

# APPLICATION

OF

R. A. Haines  
Capitol Ave  
Dan Jose Post Office,  
Santa Clara County, Cal.

unt Insured	\$	3600. <sup>00</sup> / <sub>100</sub>
res...	5 day of	July 1922.
ry Fee	-	\$ 1.00
Rate Fee	-	\$ 11.10
ium	-	\$ 12.10

moved of #4784.  
 Inspector:-  
 Approved *James H. 1911*  
*W. H. Park*  
 President.  
*Edna D. Taylor.*  
 Secretary.

do not insure furniture  
when in city we will  
have to insure it else-  
where so please credit  
our a/c and let me know  
how much to send you  
on balance when you  
send application.

Yours truly,

Mrs J. A. Hornsby  
158 E. 6th St.,  
Pittsburg,  
California.  
Contra Costa Co.

SOUTH



24

No. 5293.

2230 @ 15 = 335  
400 @ 30 = 120  
455

# APPLICATION

James S. Hornsby  
Vera Sara Hornsby, Morgan Hill, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-six Hundred and Thirty DOLLARS, for the term  
of Three years, from the third day of July 1921, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>34</u> x <u>45</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	3000	2000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank-house - 12 x 12 ft. -</u>	350	230	
On Barn No. 1, stories, <u>12 x 22</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>Garage, 42 x 22 ft. -</u>	400	200	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Chicken house, 8 x 32 ft. -</u>	150	100	
On <u>Tray shed 16 x 20 ft. -</u>	50	35	
On <u>250 Trays - @ 25¢</u>	275	65	
On			
Total amount		2630	

Approved, July 3, 1921  
Renewed - 6820

Ap. sent for 529

House and Barn No. 1 being situated on N.E. corner of Hill Road and Sierra  
Avenue, about 1 1/2 miles from Morgan Hill, Santa Clara Co., Cal  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? 5000.00 By whom held? J. J. Neilson
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ with improvements
4. What other fire insurance? none - Furniture under 4292 - 1250.00  
5765 (cancel)
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2630.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, his executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of July 1921

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.65  
Total, \$ 14.65

James S. Hornsby  
Vera Sara Hornsby, APPLICANT

\$13.60 Paid - July 2, 1921.  
\$1.05 Paid - July 15, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

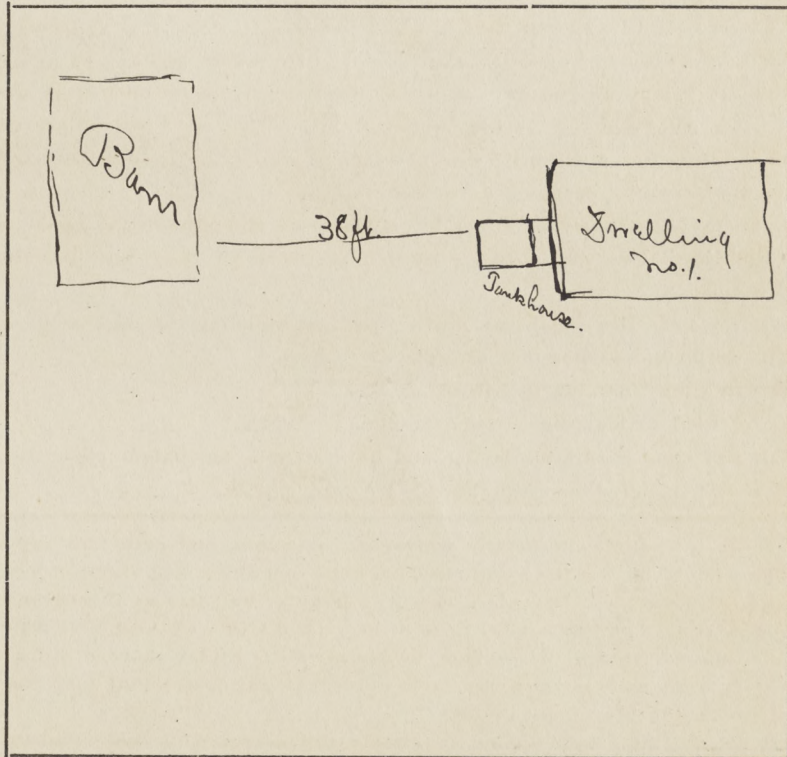
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5294

# APPLICATION

OF

R. A. Haines  
Capitol Ave  
Dan Jose  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3600.00

Expires 5 day of July 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.10

Premium - - \$ 12.10

Renewal of #4784  
Inspector-

Approved June 7 1921

E. J. Partick  
President.

Ella O. Taylor  
Secretary.



244  
No. 5294.  
Rate:  $3400 @ 30 = 10.20$   
 $200 @ 45 = .90$   
11.10  
**APPLICATION**

Of Robert A. Haines San Jose Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-six Hundred DOLLARS, for the term  
of one years, from the fifth day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>25</u> x <u>50</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6000</u>	<u>3200</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank-house, 14 x 14 ft.</u>	<u>400</u>	<u>200</u>	
On Barn No. 1, stories, <u>40</u> x <u>45</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>400</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>6800</u>	<u>3600</u>	

House and Barn No. 1 being situated on Capitol Avenue, about One mile  
South of Berryessa, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed Off. Return - Loss Payable  
2. What incumbrance? 22000.00 By whom held? N. S. Charnock  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
22 acres, worth \$80000.00 with improvements.  
4. What other fire insurance? None on these bldgs. Furniture elsewhere, \$870.00 in Implement on  
5. Are the premises occupied by owner? Yes Policy #4539.  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? -  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? No  
12. Is fire used in buildings except dwelling? No  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
Thirty-six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Compa  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled d  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is bei  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of July 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.10

Total, \$ 12.10

R A Haines APPLICANT

Paid - July 5, 1921.



No. 5295

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terracotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

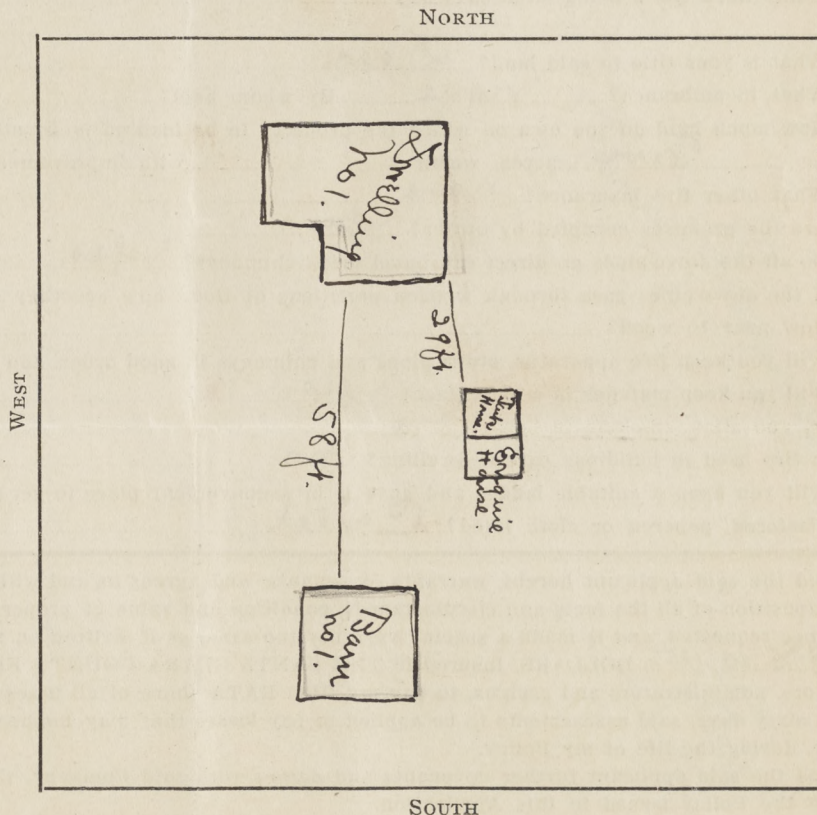
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

NORTH

# FEAST

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



## OF

H. H. Higgins

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured

128

Expires.....5<sup>th</sup> day of .....

ay of.

ay of.

## Policy Fee

⌘

⌘

⌘

Rate Fee

Free

Free

# Premium

um.

um.

Reverend L. #3865.

Inspector.

Approved

oved

oved

President.

Secretary.



24

# No. 5295. APPLICATION

Rate: 1046 @ 20 = 2.09  
443 @ 35 = 1.55  
3.64

Of H. H. Higgins - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Hundred and Eighty-nine and 40/100 DOLLARS, for the term  
 of Three years, from the fifth day of July 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rat
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>32</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1300</u>	<u>866</u>	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>150</u>	<u>100</u>	
On <u>Sewing machine</u>	<u>60</u>	<u>40</u>	
On <u>Piano Organ</u>	<u>60</u>	<u>40</u>	<u>75</u>
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On <u>Windmill and Tank, Tank house, pumps and gasoline engine</u>	<u>345</u>	<u>230</u>	
On Barn No. 1, <u>1</u> stories, <u>24</u> x <u>36</u> feet, built 1 _____, now in _____ repair <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 _____			
On <u>6</u> Tons of Hay _____		<u>48</u>	<u>60</u>
On _____			
On _____ Horses _____			
On <u>1</u> <u>1</u> -Horse Wagon <u>(Barn)</u>	<u>40</u>	<u>25</u>	
On <u>1</u> <u>1</u> -Horse Spring Wagon _____	<u>60</u>	<u>40</u>	
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>none</u>			
On _____			
On _____			
Total amount _____		<u>1189</u>	

House and Barn No. 1 being situated on South side of Bryant Avenue, about  
two miles from Old Mountain View, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1189 and 40/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of July 1921.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.95  
 Total, \$ 11.95

Paid - July 5, 1921.

H. H. Higgins APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

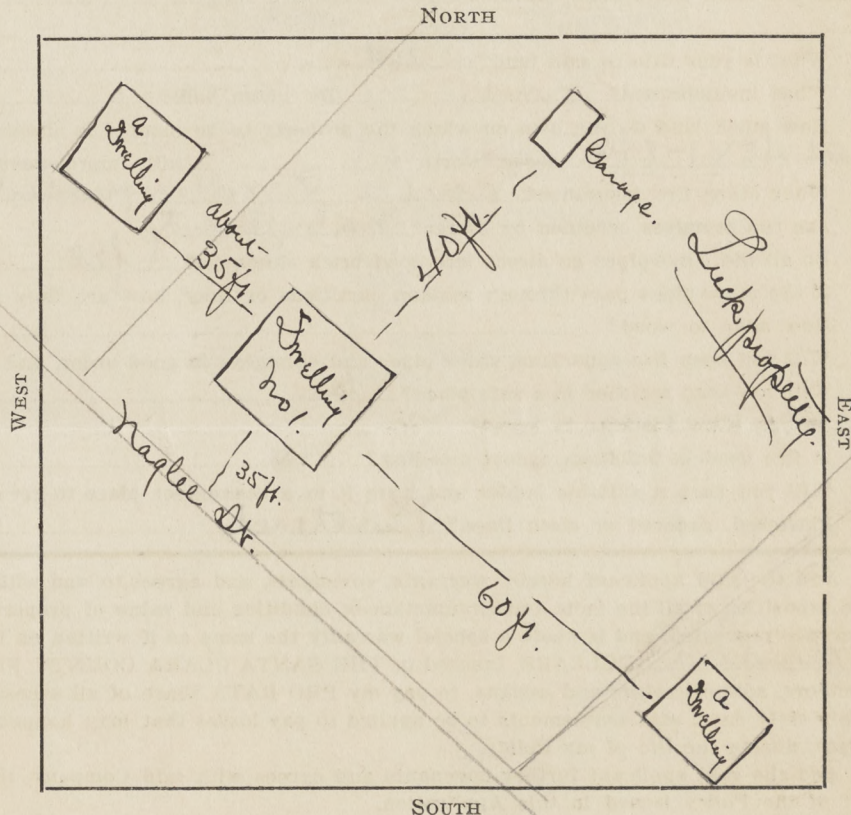
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5296

# APPLICATION

OF

Otto Lucke  
% Miss Alda Lucke  
405 E. City Ramp Bldg. or  
354 N. 5th St.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 600.00  
Expires 5 day of July 1924  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 1.50  
Premium - - \$ 5.50

Renewal of # 3882.  
Inspector.

Approved July 7, 1921  
President.

Ella Q Taylor  
Secretary.

274 Collierywood St  
San Francisco, Calif



No. 5296. Rate: 600 @ 25 = 150  
**APPLICATION**

24 ✓  
Of Otto Luck, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred DOLLARS, for the term  
of Three years, from the fifth day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	466	
On			
On Piano	200	134	
On			
On			
On			
All while contained in dwelling No. <u>One</u> , Insured under Policy # <u>4297</u>			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	900	600	

House and Barn No. 1 being situated on Naglee St. (#432) in first block from  
Park Avenue. near San Jose. Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease  
2. What incumbrance? none By whom held?  
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 lots  
each 15 x 178 ft. acres, worth \$ with improvements.  
4. What other fire insurance? none - Insured under #4297.  
5. Are the premises occupied by owner? no by tenant?  
6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
10. Will you keep matches in a safe place? Yes.  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, his executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of July 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 4.50  
Total, \$ 5.50

Otto Luck

APPLICANT

Paid. - July 5, 1921

Per Hilda Luck



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

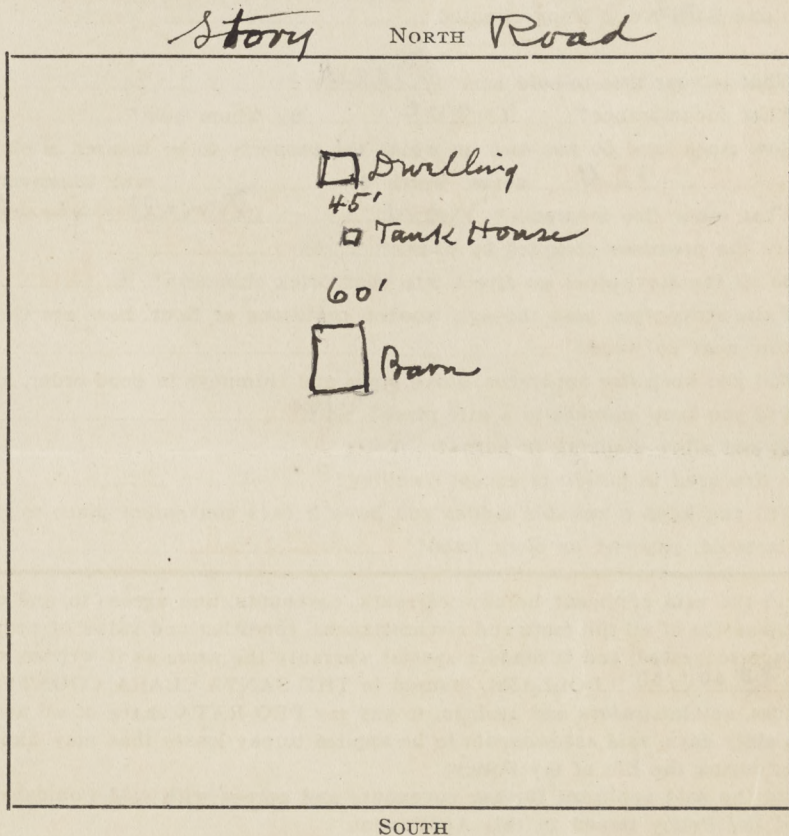
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 5297

# APPLICATION

OF

Louis Hambley  
San Jose  
Post Office,  
Box 110.

Santa Clara County, Cal.

Amount Insured \$ 1250.00

Expires 5 day of July 1924

Policy Fee - - \$ 1.00

Rate Fee - - \$ 10.10

Premium - - \$ 11.10

J. A. Zall  
Inspector.

Approved July 7, 1924  
G. W. Pettit  
President.

Ella O. Saylor  
Secretary.



24

No. 5297.

Rate 250 @ .15 = .37  
1000 " .30 3.00  
3.37

# APPLICATION

of Louis Kampfen, - San Jose Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by

fire, for the sum of Twelve Hundred and Fifty and 00/100 DOLLARS, for the term

of three years, from the fifth day of July 1921, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on

property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....	600	250	
On <del>Windmill</del> and Tank house & Tank ..... - rusted sides			
On Barn No. 1, ..... 1 story, 87 x 40 feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	1500	1000	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On <u>notified</u> .....			
On .....			
On .....			
Total amount .....	2100	1250	

Expired - July 5, 1921  
Renewed - 6822

House and Barn No. 1 being situated on Story Road, about Three miles from San Jose, Santa Clara County, Cal.

House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 120 acres, worth \$..... with improvements.
4. What other fire insurance? none - Dwelling under #4088
5. Are the premises occupied by owner? yes 5532
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1250 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of June 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.10  
Total, \$ 11.10

Louis Kampfen APPLICANT

Paid - July 8, 1921.



No. 5298.

# APPLICATION

OF

*W. S. Warner*

*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1500<sup>00</sup>

Expires 7 day of July 1924

Policy Fee - - - \$ 1.00

Mill Fee - - - \$ 9.75

Total amount paid - - \$ 10.75

*W. S. Warner*  
Agent.

Approved *W. S. Warner* 1921

*W. S. Warner*  
President.

*Blair A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.

2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.

3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.

4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ... Rate 17c on \$100.

Exposure and stove-pipe ... Rate 25c on \$100.

Exposure and cloth lining ... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents,

rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

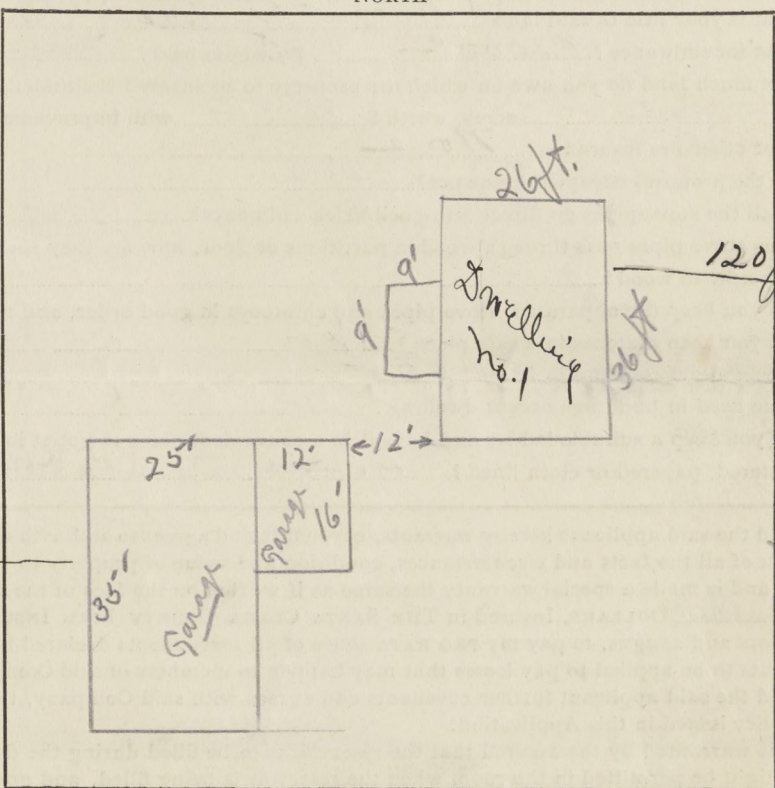
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Garfield Ave 100 ft front*

NORTH



EAST

*W. S. Warner's house*  
*depth 132 ft*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Lovegren 100 ft*

SOUTH

*Lovegren*



214

No. 5298.

Rate: 11.00 @ 15 = 1.65  
400 " 40 = 1.60  
3.25

# APPLICATION

Of J.A. Warren San Jose Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of fifteen hundred DOLLARS, for the te  
of three years, from the 7 day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	R
On dwelling No. 1, 1 stories, 26 x 28 feet, built 1907, now in good repair, shingle roof	1800	10.00	
On wing 1 stories, 9 x 9 feet, built 1919, now in good repair, shingle roof	600	4.00	
On two garages (1-12' x 16') (1-25' x 35')			
On house No. 2 stories, x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	600	1.00	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
On			
Total amount		15.00	

House and Barn No. 1 being situate #14 Thefield Ave. West of Lincoln Ave near  
San Jose  
House and Barn No 2 being situate

- What is your title to said land? Warranty Deed Eva Sourisseau
- What incumbrance? \$1000.00 By whom held? Mr. H. Sourisseau Loss payable Nov. 28, 1923.
- How much land do you own on which the property to be insured is situated, and what is its value? 3 lots - 1.20  
150 ft front - acres, worth \$ 3600.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? cloth, latched to boards and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance  
requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of fifteen  
hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors,  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days,  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Pol  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Seventh day of July 1921

Policy Fee, \$ 1.00  
Mill " \$ 9.75  
Total, \$ 10.75

Frank A. Warren APPLICANT

Paid. - July 12, 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

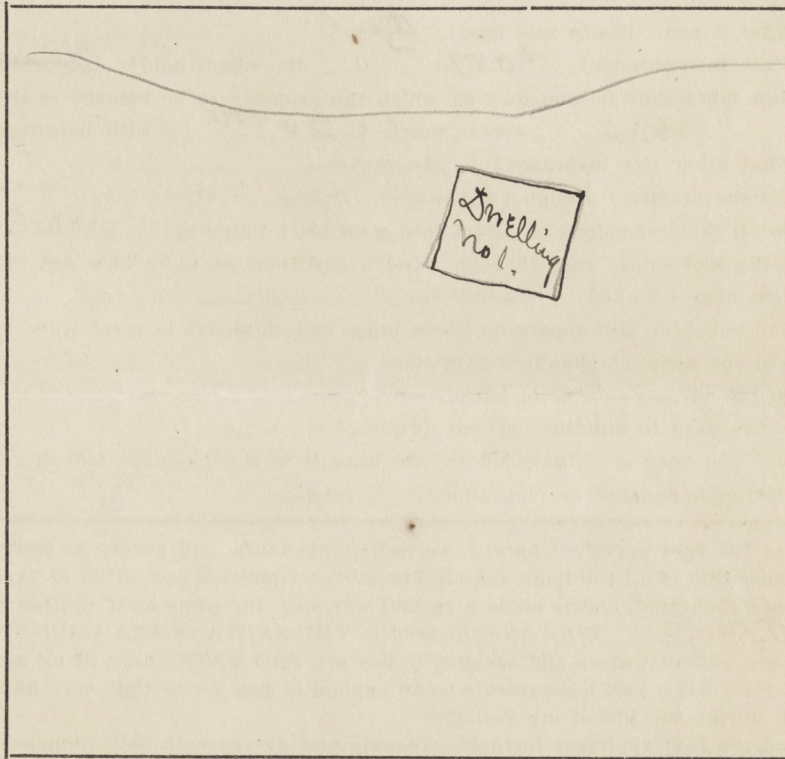
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 5299

# APPLICATION

OF

*J. H. Carl*

*Gilroy* Post Office,

Santa Clara County, Cal.

Amount Insured \$ *500*

Expires *8* day of *July* 192*2*

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *1.15*

Premium - - - \$ *2.15*

*Renewal of #1330*  
Inspector.

Approved *July 9* 192*2*

*G. J. Carl*  
President.

*Ella A. Taylor*  
Secretary.



24

No. 5299.

Rate: 500 @ 23 = 1.15

# APPLICATION

Of J. H. Carl ~~J. H. Ross~~ Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of \$500.00 DOLLARS, for the term  
of 1 years, from the eight day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$Cash Value	\$ % Value	Rat
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>28</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>paper</u> roof	<u>600</u>	<u>100</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>150</u>	<u>100</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>750.00</u>	<u>300.00</u>	

House and Barn No. 1 being situated on Gilroy Hot Springs Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Acid
2. What incumbrance? \$5596.00 By whom held? Union Trust Co of San Francisco
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1262 acres, worth \$ 20,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes (once a week)
6. Do all the stove-pipes go direct into good brick chimneys? terra-cotta
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? several inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? no

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, his heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7th day of July 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 1.15

Total, \$ 2.15

Paid - July 12, 1921

J. H. Carl

APPLICANT



No. 5300.

# APPLICATION

OF

Manuel R. Silva

Campbell  
Box 31-32  
New Jersey Ave  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3815.00

Expires 9 day of

July 1924.

Policy Fee

\$ 1.00.

Rate Fee

\$ 22.75

Less, Return on Cash \$462 -

Premium

\$ 2.20

\$ 22.00

M. G. Ross

Inspector.

Approved

July 13" 1924

President.

Ella D. Taylor

Secretary.

Gilroy Cal July 7/2  
Dear Miss Taylor  
Please renew this policy for  
one year in my name.

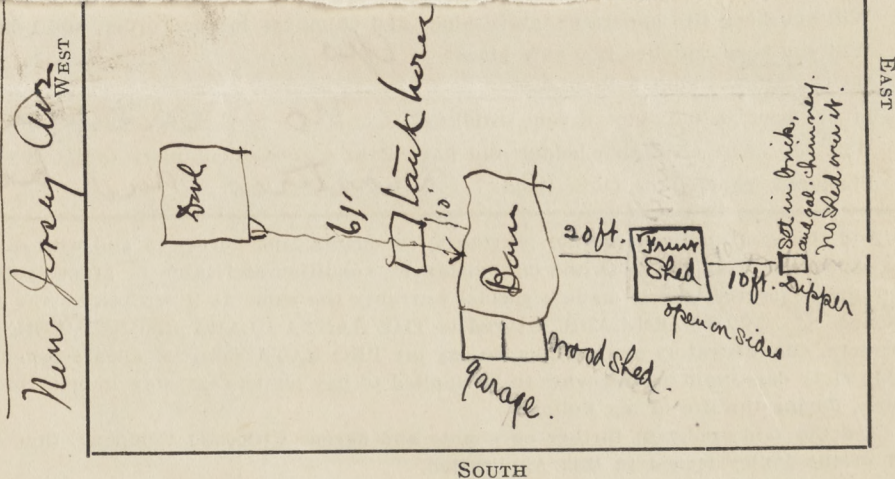
The property is for sale and if not soon  
sold I will take over Mr Ross' interests

Please deduct any thing which may  
be due me and send bill for balance

Am sorry I could not have been present  
at the convention but I was gathering cattle  
at that time.

Yours truly  
J. H. Carl.

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.





24

No. 5299.

Rate: 500 @ 23 = 1.15

# APPLICATION

Of J. H. Carl ~~J. H. Ross~~ Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of \$500.00 DOLLARS, for the term  
of 1 years, from the eight day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>28</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>paper</u> roof	<u>600</u>	<u>400</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>750.00</u>	<u>500.00</u>	

House and Barn No. 1 being situated on Gilroy Hot Springs Road, Santa Clara Co. Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Acid
2. What incumbrance? \$5596.00 By whom held? Union Trust Co of San Francisco
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1262 acres, worth \$ 20,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes (once a week)
6. Do all the stove-pipes go direct into good brick chimneys? terra-cotta
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? several inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? no

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, his heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7th day of July 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 1.15

Total, \$ 2.15

Paid - July 12, 1921

J. H. Carl

APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

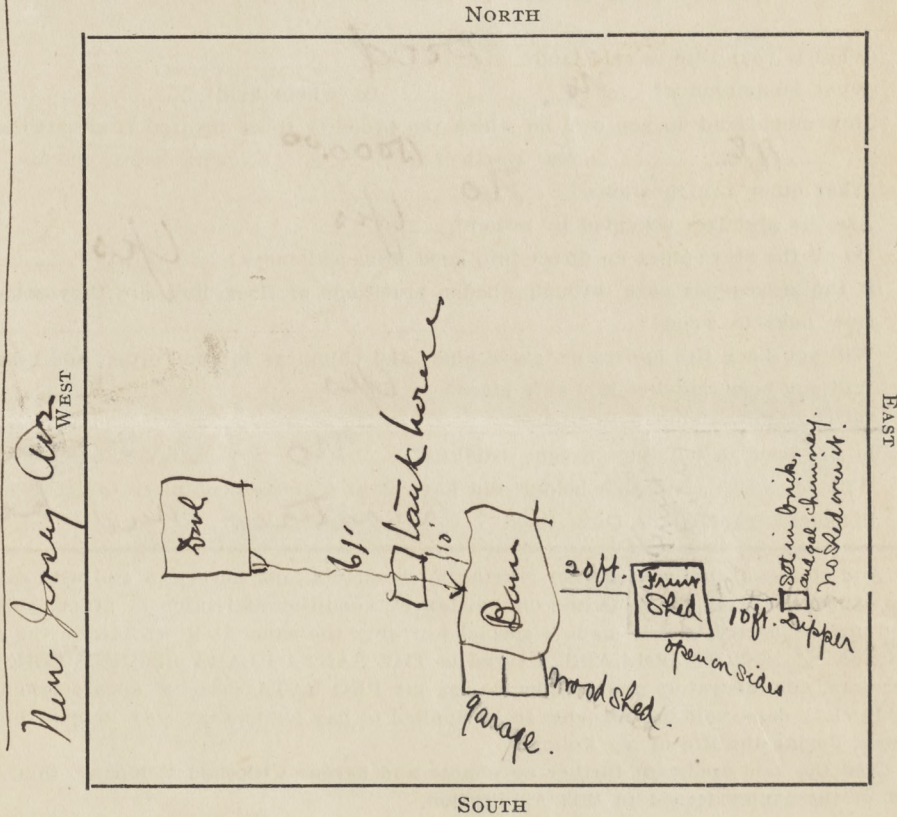
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5300.

# APPLICATION

OF

Manual R. Silva

Campbell Box 31-32  
New Jersey Ave  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3815.00

Expires 9 day of July 1924.

Policy Fee - - - \$ 1.00.

Rate Fee - - - \$ 22.75

Less, Return on Cash #4662 - 22.75

Premium - - - \$ 2.20

\$ 2.00

M. A. Ross

Inspector.

Approved July 13 1924

G. J. Pettit

President.

Ella D. Taylor

Secretary.



Rate:  $2800 @ .15 = 420$   
 $1015 @ .20 = 203$   
623 304

# APPLICATION

Of Manuel R. Silva Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two thousand Seven hundred fifty DOLLARS, for the term  
 of three years, from the 9th day of July 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, <u>one</u> stories <u>30</u> x <u>42</u> feet, built <u>1921</u> , now in <u>new</u> repair, <u>shg</u> roof	<u>4200</u>	<u>2800</u>	<u>20</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank &amp; house. 2 story.</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>24</u> x <u>30</u> feet, built 1....., now in <u>good</u> repair, <u>shg</u> roof	<u>575</u>	<u>370</u>	<u>50</u>
On Barn No. 2 <u>and Garage and woodshed adjoining - built in 1917</u>			
On <u>12</u> Tons of Hay			
On .....			
On ..... Horses			
On <u>1</u> Horse Wagon <u>(Bruit Wagon)</u>	<u>90</u>	<u>50</u>	
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
<u>out</u> On <u>Saxon Automobile - (1916 Model) - only on file in Garage</u>	<u>850</u>	<u>200</u>	
On Harness and Robes -	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$....., on Pump House, \$.....	<u>55</u>	<u>35</u>	
On <u>Bruit Drying Shed,</u>		<u>95</u>	
On <u>2000 fruit trays (100 just new)</u>		<u>15</u>	
On <u>190 " boxes (50 " " )</u>			
On .....			
Dwelling under construction. Almost completed.			
Total amount		<u>3815</u>	

House and Barn No. 1 being situated on East side of New Jersey Ave. abt  
1 mi. S. of Dry Creek Road, Santa Clara Co., Cal.

1. What is your title to said land? Deed  
2. What incumbrance? No By whom held?.....  
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
11 1/2 acres, worth \$ 15000.00 with improvements. *Mr. Ross said the house was first class in every respect*  
4. What other fire insurance? No  
5. Are the premises occupied by owner? Yes  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? —  
8. How near to wood? .....  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? .....  
12. Is fire used in buildings except dwelling? No — In Summer shed in fruit season  
13. Will you keep a suitable ladder and have it in a convenient place to get it in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered and beaver board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just & true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3815 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he, my heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of July 1921

Policy Fee, \$ 1.00

Rate Fee, \$ 2.175

Total, \$ 227.50

Total, \$ 23.75  
Less \$ 2.20 Return on Can. Pol. #4062-  
\$ 20.55 Paid - July 28, 1921.

APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

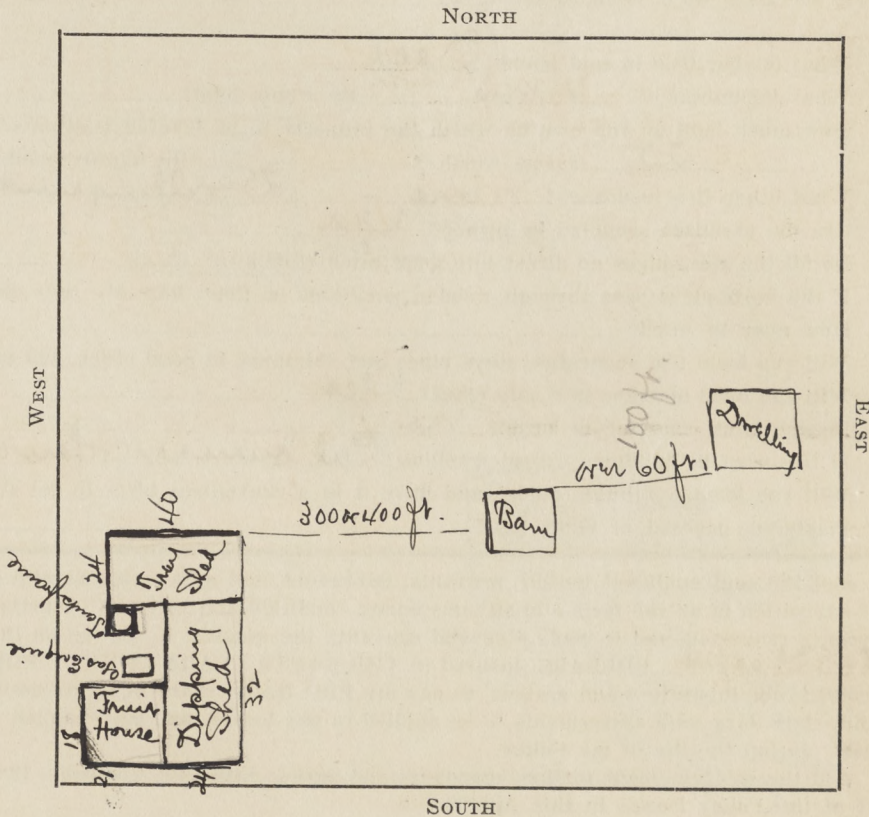
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Sanuel Poling.*



No. 5301.

# APPLICATION

OF

*L. W. Perkins*  
*Sanatoga Ave.*  
*Sanatoga* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1865.00

Expires 10 day of July 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 16.80

Premium - - - \$ 17.80

*Renewal of #3887*  
Inspector.

Approved July 7 1921

*E. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.



25

No. 5301.

Rate: 1865 @ .30 = 559

# APPLICATION

404

Of G. M. Calkins, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Eighteen Hundred and Sixty five DOLLARS, for the term  
of three years, from the tenth day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Fruit House and Dipping Shed</u>	600	400	
On <u>Piano 1200 fruit trays</u>	360	240	
On <u>400 " boxes</u>	40	20	
On <u>Dipper and Grader (Smiths)</u>	150	100	
On .....			
All while contained in dwelling No. <u>Gasoline Engine</u>	30	20	
On Windmill and Tank <u>and Tank frame</u>	90	60	
On Barn No. 1, ..... stories, <u>48 x 24</u> feet, built 1....., now in ..... repair, <u>Single</u> roof	250	300	
On Barn No. 2			
On ..... Tons of Hay			
On <u>Double Disc</u>	150	75	
On <u>Horses Spray Pump</u>	300	150	100
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>"Cletre" Tractor - new in 1920 -</u>	1500	400	
On Harness and Robes		500	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On <u>Notified</u>			
Total amount		1865	

House and Barn No. 1 being situated on West Side of Saratoga Avenue, about  
2 1/2 miles North of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none Dwelling under #4214
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Oil burner when dipping prunes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration 1865 @ .30 = 559 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Compa within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of July 1921.

Policy Fee, \$ 1.00 n  
Rate Fee, \$ 16.80  
Total, \$ 17.80

Paid - July 23, 1921 -

G. M. Calkins APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

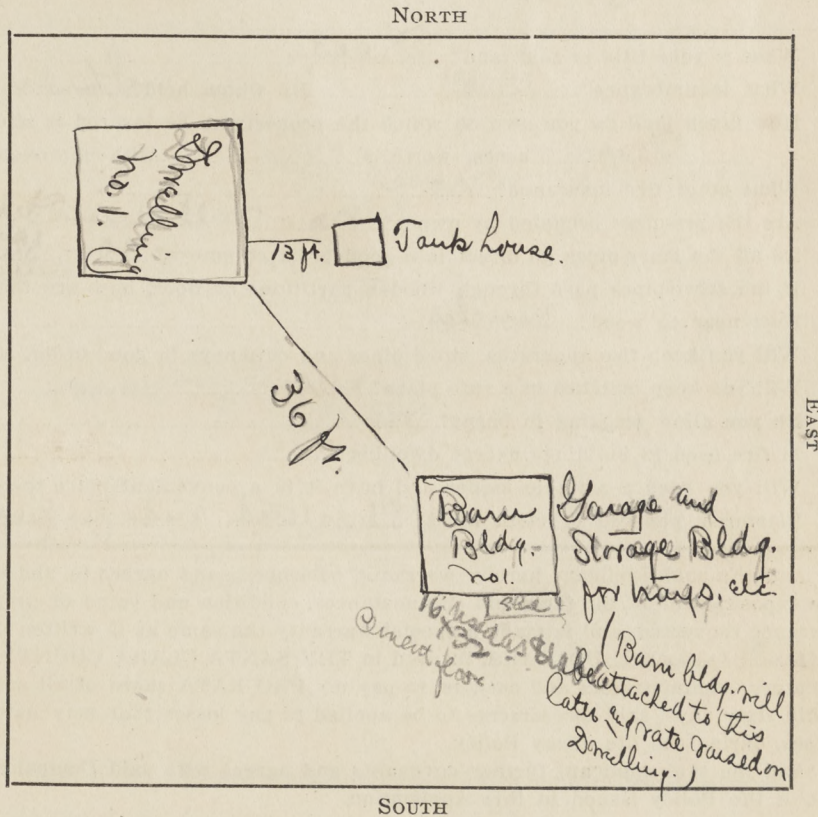
## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 5302.

# APPLICATION

OF

J.C. Gerdt  
Route B. Box 437  
Santa Clara County, Cal.  
Post Office, 422-a.

Amount Insured \$ 1600.00

Expires 10 day of July 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 3.70

Premium - - \$ 4.70

Renewal of \$ 3888.

Inspector.

Approved

1921

President.

Secretary.



25 ✓

No. 5302

Rate:  $16.00 @ 20 = 2.80$   
 $200 " 45 = .90$  (1 yr.)  
3.70

# APPLICATION

Of J. C. Gerdtz San Jose Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred DOLLARS, for the term  
of one years, from the fourth day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	% Value	Rate
On dwelling No. 1, <u>1</u> story, <u>36</u> x <u>40</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1300</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>and Tank-house -</u>	<u>200</u>	<u>100</u>	
On Barn No. 1, <u>2</u> stories, <u>24</u> x <u>27</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>1600</u>	

House and Barn No. 1 being situated on Ruby Avenue, off Norwood Avenue  
in Evergreen District, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? 1500.00 By whom held? Garden City Bank and Trust Co. -
- How much land do you own on which the property to be insured is situated, and what is its value? See acres, worth \$        with improvements. 200 payable
- What other fire insurance? none
- Are the premises occupied by owner? no - will be in Oct.
- Do all the stove-pipes go direct into good brick chimneys? no - In kitchen stove pipe passes thru ventilator into a large gal. iron pipe in space between
- If the stove-pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? 3 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration Sixteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, my executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of July 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.70  
Total, \$ 4.70

Paid - July 14, 1921.

J. C. Gerdtz APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

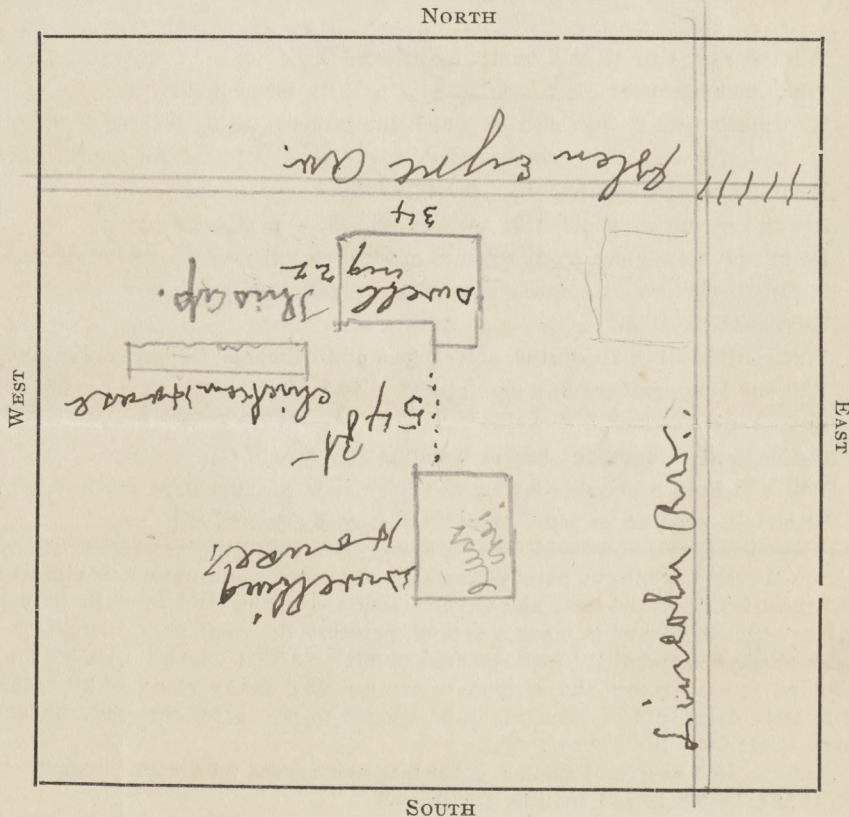
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5303

## APPLICATION

OF

M. J. Adrian  
#49 Lester Ave.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1300.00

Expires 10 day of

July 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 7.80

Premium

\$ 8.80

Inspector.

Approved

July 13 1924

President.

Secretary.



No. 5303

Rate: 1300 @ 20 = 2.60

## APPLICATION

Of M. J. Adrian Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirteen Hundred DOLLARS, for the term  
 of 3 years, from the 10th day of July 1921, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>Occupied by tenant, 1</u> stories, <u>34</u> x <u>22</u> feet, built <u>1918</u> now in <u>good</u> repair, <u>Shin</u> roof	<u>2000</u>	<u>1300</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1300</u> , on Pump House, \$			
On <u>on Glen Eyre Avenue, off Line</u>			
On <u>avenu, Willow section, Santa Clara Co. Ca</u>			
On <u>House and Barn No. 2 being situated</u>			
Total amount		<u>1300</u>	

House and Barn No. 1 being situated on Glen Eyre Avenue, off Line  
avenu, Willow section, Santa Clara Co. Ca  
 House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Lot, 2.500 acres, worth \$ 2500 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, tenant
- Do all the stove-pipes go direct into good brick chimneys? sheet iron & concrete
- If the stove-pipes pass through wooden partitions or floor, how are they secured? well secured
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no barn
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just  
 true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
Thirteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, h  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Comp  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall for  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is b  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of July 1921.

Policy Fee, \$ 1.00Rate Fee, \$ 7.80Total, \$ 8.80

M. J. Adrian APPLICANT

Paid - July 25, 1921,



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

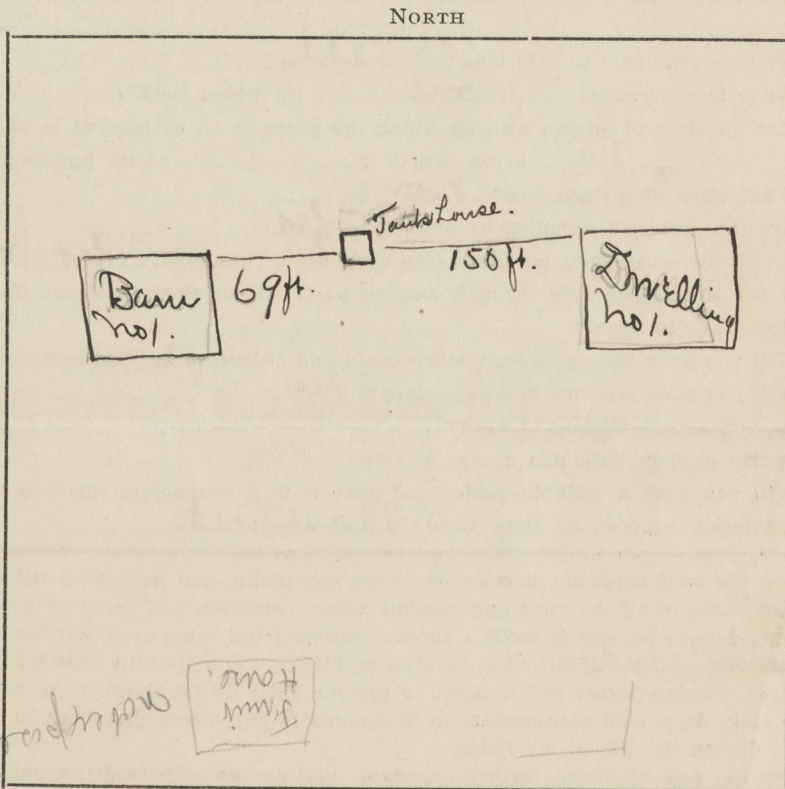
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered*

WEST



SOUTH

EAST

No. 5304

# APPLICATION

OF

Mrs. Adah R. Butts  
Cor. Madison Rd. & Hamilton Ave.  
San Jose Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 12 day of July 1921

Policy Fee - \$ 1.00

Rate Fee - \$ 23.10

Less R.R. in Com. & Pains 24.10

Premium - \$ 43.00

\$ 23.10

L. H. Andrews, Inspector.

Approved July 13 1921

E. J. D. Ditt, President.

Ella D. Taylor, Secretary.



25

No. 5304

## APPLICATION

Rate: 3865 @ 15 = 579  
635 " 30 = 190  
769 vs 770

Of Adah R. Butts - San Jose Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty-five Hundred DOLLARS, for the term  
 of three years, from the 12th day of July 1921, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>42</u> x <u>66</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>5000</u>	<u>3000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>900</u>	<u>600</u>	
On Piano	<u>400</u>	<u>265</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	<u>250</u>	<u>135</u>	
On Barn No. 1, ..... stories <u>26</u> x <u>45</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>Shing. 14 x 26 ft.</u>			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On <u>Ford Truck (Auto)</u>	<u>800</u>	<u>300</u>	
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount		<u>4500</u>	

House and Barn No. 1 being situated on corner of Meridian Road and Hamilton Ave., about 2 1/2 miles from Campbell, S.C. Co., Cal  
 House and Barn No. 2 being situated.....

- What is your title to said land? Seed
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?  
16 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes, brick and concrete
- If the stove-pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, my heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of July 1921.

Policy Fee, \$ 1.00

Rate Fee, \$ 23.10

Total, \$ 24.10

Less 35 - on Piano canceled from #4361.

Paid - July 14, 1921, \$ 23.75

Mrs. Adah R. Butts APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

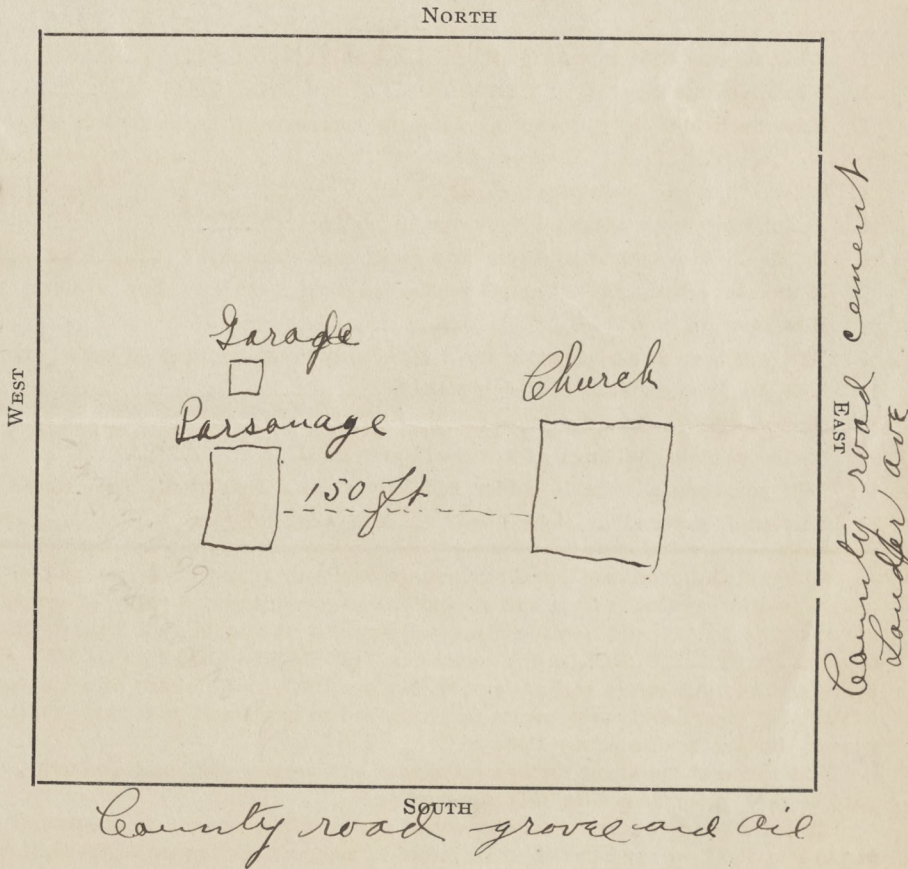
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 5305.

# APPLICATION

OF

Hilman Mutual Fire Ins. Co.  
A. A. Anderson, Secy  
Turlock  
Inced  
Santa Clara County, Cal. Box 447.  
Post Office,  
Route 0-2.

Amount Insured \$ 1500.00  
Expires 12 day of July 1921  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 40.50  
Premium - - - \$ 41.50

A. A. Anderson  
Inspector.

Approved July 9th 1921  
C. J. Pettit  
President.

Ella Q. Taylor  
Secretary.



No. 5305. Rate: 4500 @ 30 = 13.50

# APPLICATION

Of Hilmar Mutual Fire Ins. Co. - Turlock Postoffice, Santa Clara County, Calif.,  
of Merced County  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred and 00/100 DOLLARS, for the term  
of three years, from the 12th day of July 1921, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

<u>Stucco Church Bldg.</u>	<u>Tower - 48 ft high - cement foundation</u>	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>68</u> x <u>80</u> feet, built <u>1921</u> , now in _____ repair, _____ roof		<u>35000</u>	<u>14500</u>	
On wing _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof				
On _____				
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof				
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____				
On _____				
On Piano _____				
On _____				
On _____				
On _____				
All while contained in dwelling No. _____				
On Windmill and Tank _____				
On Barn No. 1, _____ stories, _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof				
On Barn No. 2 _____				
On _____ Tons of Hay _____				
On _____				
On _____ Horses _____				
On _____ Horse Wagon _____				
On _____ Horse Spring Wagon _____				
On _____ Horse Buggy _____				
On _____ Horse Phaeton _____				
On _____				
On Harness and Robes _____				
All while contained in Barn No. _____				
On Pumping Plant, \$ _____, on Pump House, \$ _____				
On _____				
On _____				
On <u>Bldg. under course of construction.</u>				
On _____				
Total amount _____			<u>14500</u>	

Expired July 12, 1924  
Cancelled - not renewed

Church Bldg.  
House and Barn No. 1 being situated On the Hilmar and Turlock road  
known as Lander Ave, Hilmar Colony, Merced Co. Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot  
One 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? 4500.00 in Hilmar Mutual; 4500.00 in Stanislaus Mutual; and
5. Are the premises occupied by owner? As a church. 4500.00 in Fresno Mutual.
6. Do all the stove-pipes go direct into good brick chimneys? Yes - from ground.
7. If the stove-pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_
10. Will you keep matches in a safe place? \_\_\_\_\_
11. Do you allow smoking in barns? \_\_\_\_\_
12. Is fire used in buildings except dwelling? \_\_\_\_\_
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
4500 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, I  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled  
during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of July 1921.

Policy Fee, \$ 1.00  
Rate Fee, \$ 40.50  
Total, \$ 41.50

Paid - July 13, 1921.

Hilmar Mutual Fire Ins.  
Company of Merced County  
By A. A. Anderson

Property of the Swedish Evangelical Mission Church of Hilmar.



TO DUPLICATE THIS BOOK

Order No. 19

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